F
459
.Q9 P3
copy2

FT MEADE
GenColl

THE LIBRARY OF CONGRESS
1800

Class F459
Book Q173
Copyright No. copy 2

COPYRIGHT DEPOSIT.

ILLUSTRATED OWENSBORO.

1903

C.O. DUFFY & MACK PAYNE
PRINTING CO. PUBLISHERS.
PRICE 25 Cts

A GLIMPSE

... AT THE ...

PROGRESS OF OWENSBORO

A Sketch of the History and a Few Facts
Concerning its Past, Present and Future

ILLUSTRATIONS OF A FEW OF THE MOST PROMINENT BUILDINGS AND RESIDENCES

A Souvenir of a Prosperous City

OWENSBORO, KENTUCKY
1903

COMPILED BY
MACK PAYNE AND C. O. DUFFY

INDEXED

F454
.O9P3
Copy 2

THE LIBRARY OF
CONGRESS,
Two Copies Received
FEB 15 1904
Copyright Entry
Feb. 15-1904
CLASS a XXc. No.
79982
COPY A.

· PREFACE ·

IN PRESENTING this book to the public we have tried to avoid all appearances of booming our city. It is simply a desire to publish a few facts of our numerous resources and advantages, that will enable the world to get a glimpse of the present prosperity and the bright outlook of the future of OWENSBORO. We have confined ourselves to facts that can be easily substantiated.

We have a city that has the brightest future of any in Kentucky. It has a substantial growth. Property commands good prices, and our real estate dealers are finding ready buyers for all kinds of property. Money can easily be borrowed. Houses can be built and paid for on easy terms. Our merchants are doing good business, and the indications of progress are on every hand.

The country around OWENSBORO has a wealth of mineral resources which only awaits additional capital to develop it.

Coal, timber and stone, also clay, for making vitralized brick, and numerous other things which only need to be developed to make OWENSBORO one of the largest shipping points and the greatest manufacturing city in the South.

The eyes of the capitalists are upon us, and OWENSBORO is destined at no distant day to take the lead in the march of progress of the commercial cities of the South.

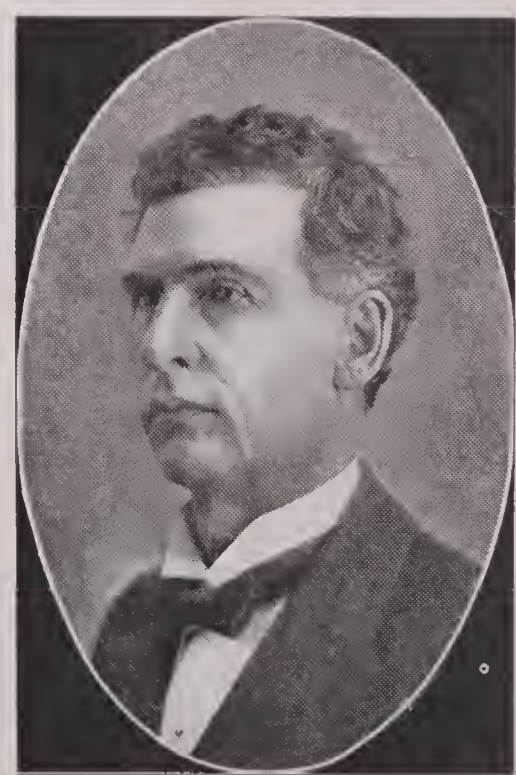
Our manufacturers are already unable to meet the demands of the trade with their present facilities, and preparations are being made to enlarge their capacities at an outlay of several hundreds of thousands of dollars.

This pamphlet contains only a few cuts of our many prominent business houses, manufacturing industries, distilleries, residences, educational institutions and churches, and you are invited to visit our city and see and investigate for yourself, and join us in the tide of progress and prosperity.

PUBLISHERS.

MARTIN YEWELL, Mayor

JNO. G. DELKER, Mayor *Pro Tem.*



GEO. W. JOLLY, City Attorney

CITY COUNCILMEN

WHEN Councilman Charles F. McCarroll, the handsome and popular representative of the Fourth Ward of the city of Owensboro, was solicited for his picture to embellish the galaxy of distinguished Kentuckians in the pages of ILLUSTRATED OWENSBORO, he courteously, but firmly, refused. He intimated that he had never had the nerve in his younger days to face a camera, and now that he was gray and beginning to be bald-headed (prematurely, of course), he could not afford to indulge in such flippant pastimes as looking pleasant just to be done up in half-tones.

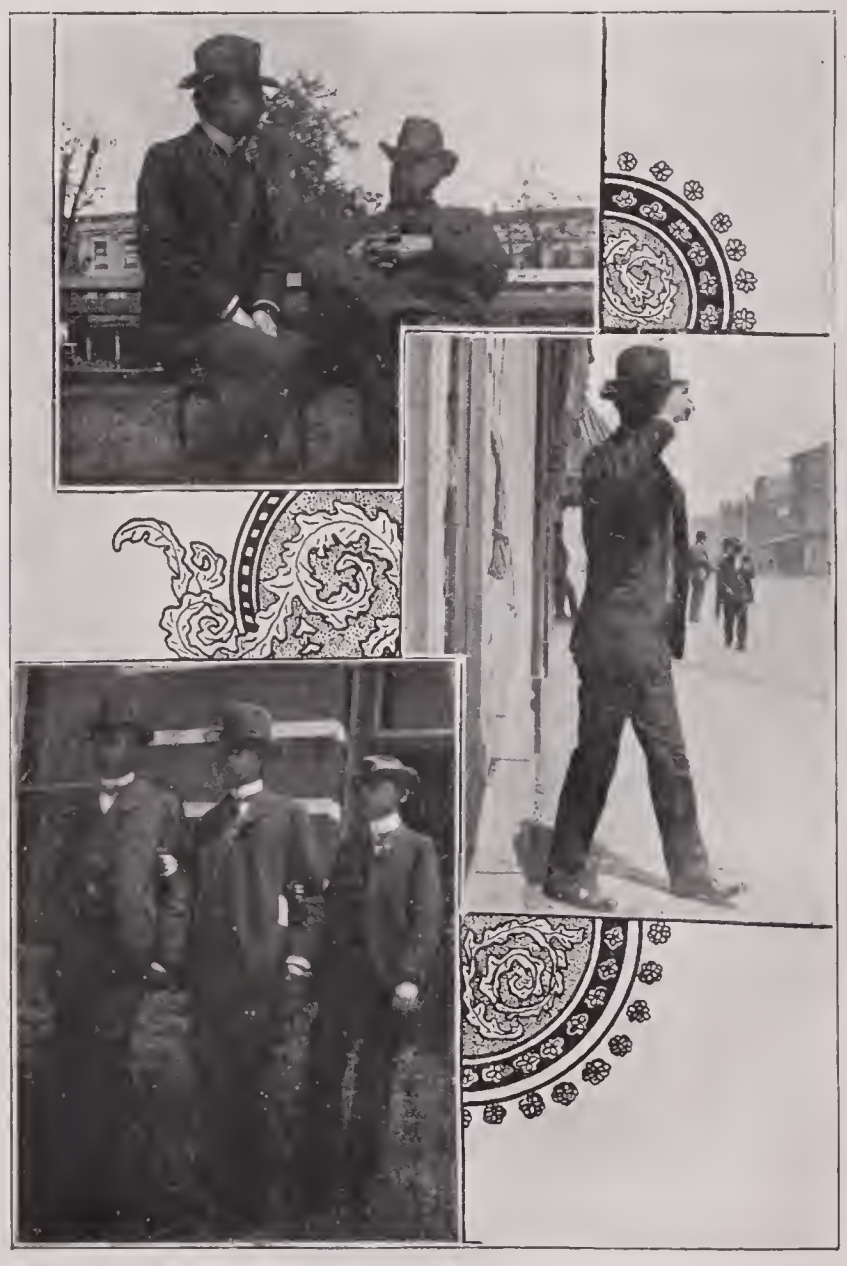
The ILLUSTRATED OWENSBORO man insisted that all prominent citizens had their pictures in the papers these days, and mentioned Czolgosz and Jim Howard and LaVegas Clements and Willard Mitchell and a host of others, and also cited the fact that when it came to polished domes of thought Mr. McCarroll wasn't even in the also ran class with Judge Jo Stirman and Judge Firman Birkhead and Judge Atchison, none of whom ever objected to having their depilated tops exposed in the newspapers. But Councilman McCarroll was obdurate, and so strategy was resorted to; and, of course, the newspaper man won out. He offered five dollars for a good negative of the member from the Fourth Ward, and soon every amateur camera fiend in town and several professionals were lurking about corners and dodging behind tree-boxes, trying to snap-shot the tall councilman. The honor of successfully pressing the button on him fell to the lot of Chris Brabant, who not only got one good negative, but three, all unknown to the good-natured victim. In one of the snap-shots which we present it will be noticed that Mr. McCarroll is being "held up" at the court house door. Mr. McCarroll was foreman of the recent U. S. Court grand jury, and as he was leaving the court house President Sam Ewing, of the Farmers' Institute, engaged him on one side in an animated argument as to the best time to trim turnip bushes, while Mr. Mack Payne talked insurance into the other ear. It was then that the photographer, with his camera wrapped in an old gunny sack, got in his work.

And that is how Councilman McCarroll's picture got into ILLUSTRATED OWENSBORO.

Charles F. McCarroll is a native of Hopkinsville, Ky., and was born some time about a half a century ago. He says it was only a quarter of a century, but that is a palpable underestimate, as he came to Owensboro twenty-five years ago to engage in the revenue service, and he resembled anything but a yearling then. He was a partner in the old wholesale liquor firm of Brown, McCarroll & Co., but for a number of years last past has been a member of the successful insurance firm of Wandling, McCarroll & Co.

He was elected to the city council in 1901, and has been conspicuous for his clear-headed, conservative and practical course, particularly as a member of the important Park and Lower-town street committees. He is an expert accountant, and one of Owensboro's representative business man. Both he and his charming wife, who was Miss Lina Shipp, are favorites in social circles.

Mr. McCarroll is over six feet tall, straight as an arrow, and of distinguished appearance. He is popular among all classes, and though a republican, his name has been frequently mentioned for mayor, with the assurance that he would receive a generous support from those of other parties than his own.



COUNCILMAN CHAS. F. McCARROLL

The Progress of Owensboro

THE former citizen of Owensboro who returns to his old home after an absence of five years is unable to realize the changes that have taken place in that brief time, and if his absence extends over a period of ten years he is able to recognize nothing but the oldest landmarks. He remembers the streets of virgin loam and he finds the principal business thoroughfares of asphalt and the residence quarters handsomely macadamized. He recalls the ditches at the sides of the streets, filled with water or mud, green with scum and vegetation and redolent of filth, and he finds artificial stone gutters leading at every corner into ample sewers. His mind reverts to the dumpy little street cars drawn by one mule, or in muddy weather or on special occasions by two, and these succeeded by a makeshift

MAIN AND FREDERICA, 1893

MAIN AND FREDERICA, 1903

electric line with ramshackle cars, and now he rides to his home or to his place of busines in handsome vestibule cars, heated by electricity, and running at double their former speed. Formerly if he ventured on the streets at night, except in the business section, a lantern was a prime necessity, but now there is a brilliant arc light on every corner, and not a dark place in the city. In his home he was forced to rely on kerosene, with trouble, dirt and danger, or else, if he lived in a favored locality, on gas, but now the

humblest home may be lighted with the incandescent lamps at a price within the reach of any man who can afford an artificial light at all. He was probably forced to go away from home to get work, the few factories always being over-supplied with hands, but now he comes back and finds a job waiting with open arms to receive him. He left four or five factories, employing probably two hundred men, but now he finds them by the score and giving constant work to more than a thousand. He left the women and girls shut out of all places except the kitchen and the store, and he finds them in the offices and factories in numbers greater than the men of ten years ago. He sees the fields of other days covered with handsome homes and the waste places occupied by factories. He finds that the school population has almost, and the attendance on the city schools, quite doubled. He finds the teaching force greatly augmented in numbers and increased in efficiency. He finds the banking capital greatly in excess of former figures and the deposits almost trebled. Instead of country stores he finds vast city stocks of merchandise on which not only the people of the city but of a vast surrounding country depend for their supplies. He finds that the consumption of fuel has quadrupled while it has not increased in price, being cheaper than in any other place in the country and more accessible than anywhere else. He finds the products of the factories, which formerly supplied little more than the local demand, now being shipped all over the country, and in some cases all over the world. He

LOOKING EAST FROM COURT HOUSE

left in a time of business depression and sorrow, when ruin stared many men in the face, and he returns to a people who are prosperous and happy, where every man in business is making money and where every man who works for another is getting good wages and all the work he cares to do. He left many idle and he finds everybody busy. He left a community that seemed to be out of step with progress, and he finds that a lively movement is necessary to keep in sight of the procession. He could not then get money for any sort of enterprise, but now he has only to mention a good thing to hear the silver shout of the shekels as they chase each other in their eagerness to get in on the ground floor. When he left he had to depend on outside newspapers for all the news, except local items, and this was given to him in the briefest form in small, poorly printed home dailies. Now the entire telegraphic and local fields are covered thoroughly by the Inquirer, and the news delivered fresh every afternoon and Sunday morning to the people of the city and adjacent towns. This paper, since coming under the ownership and management of its present publisher, Mr. W. Q. Adams, less than seven years ago, has even grown more rapidly than the city, and is now a modern daily of from eight to sixteen pages, seven columns to page. It was through the Inquirer's influence and efforts that municipal ownership of water works and electric light plant was secured, that the street bonds were voted and improved streets laid, that the toll roads of the county were voted to be purchased and were made free, and that the non-partisan business

men's council, which has made Owensboro what it is today, was elected.

There is no department that goes to make up the modern city in which Owensboro does not excell. There are few places that offer superior advantages to enterprise of every kind and more than surpass her in the opportunities that she offers for business, for manufactures or for social and educational advantages. There is no place that makes a greater exhibition of public spirit. The knocker is unknown except in the shop of the mechanic, and there he is busy knocking dollars out of raw material. Speaking of raw material brings to mind that it is at the doors of Owensboro in endless variety. With the exception of iron and steel there is nothing that has to be brought from a distance. Coal, clay and timber are procured within hearing distance of the whistles of the factories where they are worked.

The progress made by Owensboro within the period named is greater than all that was accomplished in all the years before, and the prophecies that are made for her in the decade to come, and which cannot fail of realization, will make the past look small, indeed.

LOOKING SOUTHEAST FROM COURT HOUSE

LOOKING WEST FROM COURT HOUSE

Geo. P. Meisenheimer

Chief of Police

Police Department

The Police Department is presided over by Chief Geo. P. Meisenheimer, who has fifteen patrolmen under his charge, and, to take his word for it, there is less law-breaking in the city of Owensboro than any other city of its size in the United States. A City Judge and Prosecuting Attorney are also connected with this department.

"GINGER"

POLICE GROUP

Owensboro, Ky., perhaps is exceptionally fortunate among her sister cities in the efficiency of her police force. While the city has ever been proud of its peace officers under former administrations, under the present regime and under the careful control of Chief of Police Meisenheimer, the system is as near perfect as is ever reached, and law and good order prevail to such an extent that it has become the boast of all the citizens. Evil-doers of every class and craft look upon Owensboro as dangerous ground upon which to ply their nefarious schemes, knowing that when attempted are sure to be detected and rarely or never go unwhipped of justice.

The present force, appointed January 1, 1903, by Mayor Martin Yewell, consists of the following tried, true and brave men:

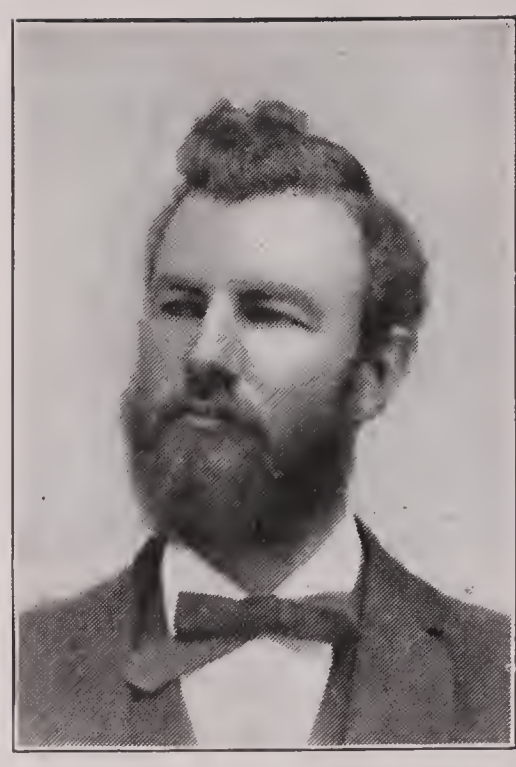
Geo. P. Meisenheimer, Chief.	Herman Pryor,
Menter Bennett,	Fred Ambrose,
J. C. Dawson,	W. L. Lyod,
T. W. May,	William Yates,
J. W. Rhodes,	Robt. Cummins,
J. W. Myrick,	Tom Ellis,
Chas. Munday,	Seth Burdette,
John Lyons,	Joe Hagan.

Each of the patrolmen are handsome, sturdy and courageous, and of such physique as would adorn the Broadway squad of Greater New York. With such guardians of the peace as at present watch over the city, Owensboro feels secure and sleeps the slep of the righteous.

JUDGE JOSEPH S. STIRMAN

JUDGE JOSEPH S. STIRMAN was reared in the City of Owensboro, where he was born November 22, 1860. He is son of the late Dr. W. D. Stirman and Rachael A. Stirman. After attending the City Schools he became a student of the Indiana State University at Bloomington. Later he took a course at Vanderbilt University at Nashville, Tenn. Soon after finishing college he was admitted to the Owensboro bar. On May 17, 1892, he was married to Miss Mattie E. Lumpkin, of Carlinville, Ill.

Judge Stirman has always been a staunch Democrat and has taken much interest in local politics. In November, 1900, he was elected Judge of City Court to fill out an unexpired term of one year. In 1901 he was re-elected to the same position for a term of four years. As Judge of the City Court he has enforced the laws of the city without fear or favor. His firmness of decision and strict discipline has done much to inspire public confidence. At no time in the history of the city have the criminal classes been kept in better subjection to law and order than since Judge Stirman has presided over the City Court.



ELLIOTT B. MASON

ELLIOTT B. MASON, Prosecuting Attorney of the City of Owensboro, is a young man who has the confidence of the entire public. He pursues crime without harshness, but he rarely fails to secure such penalties for violations of the law as are most conducive to its observance. His official conduct is irreproachable. He enjoys a good general practice, although the most of his time is taken up with the duties of his office.

CITY COURT

E. H. BRAIDENBACH
SUPT. CITY ELECTRIC LIGHT WORKS

J. BERTRAM RILEY
CITY LIGHT INSPECTOR

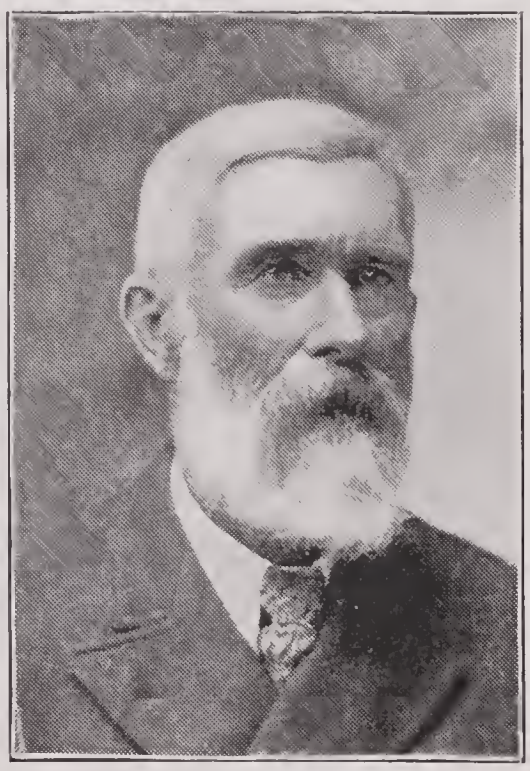
CITY CLERK

WILLIAM M. O'BRYAN, was elected City Clerk in December, 1899, and re-elected in December 1901, he is Grand Vice Regent, Royal Arcanum of Kentucky, and is a Past Exalted Ruler of Owensboro Lodge No. 144 B. P. O. Elks.

MISS CECILIA ARNOLD, ASSISTANT CITY CLERK

MISS CECILIA ARNOLD is the efficient Assistant City Clerk of the city of Owensboro. She is a young lady of charming personality. Her modesty is exceeded only by the ability with which she discharges the duties of her position. Her records are faultless, beautiful and kept with the neatness and order that are her characteristics. She is the daughter of Mrs. Sophia Arnold, of Bolivar Street, and has a wide circle of devoted friends.

E. B. SHIFLEY, CITY ENGINEER



J. E. DAWSON, ASST. CITY ENGINEER

O S T E O P A T H Y

DR. ALICE COFFMAN

IN giving a history of this city and its enterprises, together with its professions, we would be untrue to our mission should we fail to give an account of the introduction and permanent establishment of the Osteopathic system of treatment and cure of disease.

This science, like other great discoverics, had its days of trial. Based upon a thorough and minute knowledge of anatomy, physiology and kindred sciences, this new child of scientific research has grown to manhood.

In the year 1874, Dr. A. T. Still, a practitioner of the old school of medicine, became dissatisfied with results from the administration of drugs as a cure for disease, and, searching for a better and more scientific way to health, made the discovery that nature was cured by nature in accordance with the application of her own laws. He said "that the body was an organism that contains within itself the best of all restorative and curative powers," and "that disease was not a mysterious, unknowable something, but that it was a result brought about by an interference in the circulation of the vital fluids of the body."

DR. A. H. LILLARD

Dr. Still re-enunciated the Confucian idea of disease, "one cause, one cure," namely, "congestion and circulation." But as the circulation of all the fluids of life are under the control of the nervous system, he reasoned that there must be some interference with the nervous system before there conld be a disturbance in the circulation.

DR. K. W. COFFMAN

Reasoning thus, he founded the osteopathic science, the basis of which is to remove the obstruction to the nervous structure by a system of mechanical manipulations and nature would produce the cure.

The first college was chartered by the State of Missouri in 1892. So rapid has been the growth of the system and so great the demand for its practitioners that now there are twelve colleges teaching its principles and three thousand practicing physicians.

In the year 1899 Drs. Coffman & Coffman came to our city. As is the case with all new discoveries, there was much prejudice and opposition. But by faithful work these worthy physicians have placed osteopathy upon a successful and permanent basis. Associated with them, at 219 East Fourth Street, is Dr. A. H. Lillard, who has been in our city two years.

DR. MITCHELL MILLER

Hundreds of our citizens have taken treatment of these physicians with such gratifying results that osteopathic influence has grown until the field has ripened for more physicians of this school, and now Drs. Miller and Miller have located here at 502 Daviess Street. We predict for them a practice worthy of their highest appreciation.

Osteopathic practice in Owensboro has been so successful in curing such a variety of conditions, not only of a chronic character but of the acute as well, that we feel safe in saying that the system is permanently established in our midst.

DR. MINNIE STANLEY MILLER

ENGINE HOUSE No. 1

The Fire Department, presided over by Chas. I. Clark, is considered to be one of the best in the State, being fully equipped with the most approved apparatus, electric alarms, etc., including a chemical engine, hose, ladders, wagons and patent appliances for insuring speed and safety. They have two handsome engine houses in different parts of the city, and a corps of men who are veterans in the service.

FIREMEN, No. 1 ENGINE HOUSE

ENGINE HOUSE No. 2

FIRE SCENE

THE CITY HOSPITAL

THE pushing, prosperous, progressive citizen has little time to think of getting sick, but when affliction overtakes him his one thought is of getting well, so that he may resume his career of toiling, striving and planning for the business of life. To him illness is nothing but the record of suffering, more or less acute, with consequent loss of time from business and the multiplied inconveniences of the sick bed, all of which is compensated for in some degree by the solicitude of friends and the interested attention of nurses and physicians. When the poor man gets sick there is a different tale to tell. The plow stops, or the hammer lies idle on the anvil, or the hum of his machine makes music to other ears. Bread may be wanting and the doctor and his medicine may be quite out of reach. Illness is always a misfortune, whether it comes to rich or poor, and every avenue of escape from it is carefully explored, and if available it is followed assiduously until it emerges into the sunlight of health and its consequent happiness.

B. BAER

Among all the inventions and discoveries those for the prevention and cure of disease or even the amelioration of its distressing symptoms are more gladly hailed than any other, and among all that has been done for suffering humanity there is not much that takes precedence of the modern hospital. Here are found the most attractive surroundings, the brightest and most pleasant rooms, the snowest beds, the most patient and cheerful nurses, the most skillful physicians and the most ingenius appliances, all contributing to metamorphose a bed of pain as nearly as possible into a couch of pleasure. This is the modern hospital, such as is conducted by the city of Owensboro. Here the sick man, with money at his hand, finds comforts and conveniences that are not surpasssed in his home, attention that his money could not buy nor affection bestow outside the walls of such an institution, and the physician of his choice to minister to his needs. It is almost a luxury to him to be sick, but he has none the best of it with the poor man. The same sweet-faced, soft-voiced nurse attends the one as the other, the same skill is exerted to relieve his sufferings and to soothe his restless moments, and in every way he is made to feel that his lack of money does not diminish in any way the means and methods employed to make a well man of him.

CITY HOSPITAL

The dread of the hospital, which formerly made people prefer possible death at home to probable recovery in "the building with white-washed walls," has entirely passed away under the influence of the modern home of heating, whether managed by private interest or conducted by public benificence. If the country were searched over nothing superior to the Owensboro City Hospital could be found, and we fear that many places of the kind could not compare with it in any way. It is perfect in all its appointments. Its many rooms are large and airy, with more than the comforts of the home and with a system of nursing that frequently works seeming miracles in restoring health to those who had given up hope of it, and in relieving suffering that had become greater than the human frame could bear.

Many years ago the German School Association was formed for the purpose of furnishing free education to poor children of German parentage, the public school system of that day affording no advantage commensurate with their needs. A considerable fund was raised, but when the present admirable school system was formed there was no further need of it. The money was invested for a number of years, and at last an agreement was made with the city for the establishment of the City Hospital. The handsome Smith property, consisting of a spacious residence and eight acres of ground, was bought and a large sum expended for the purpose of erecting buildings and improving the grounds. The result is a splendid structure exactly suited for the use to which it is devoted, and which is being enlarged from time to time as the growth of the city demands.

The main portion of the hospital was built in 1899, though additions have since been made. The first board of trustees was composed of Mayor W. P. Small, chairman, and Messrs. B. Baer, Charles Werner, John L. Neubauer, A. Steitler, Jr., W. H. Owen and Martin Yewell. The present board is composed of Mayor Martin Yewell, chairman, and Messrs. W. H. Owen, Charles Werner, A. Steitler, Jr., Louis D. Baer, Charles Deuser, Hugh Gilbert and Mrs. Ella Green Davis, a lady of the highest skill and long experience. Dr. ———— is the resident physician, though all of the physicians of the city tender their services whenever called upon. The number of patients is always large, and the results in every way are most satisfactory. The administration is kept entirely free from politics and every other evil influence, so that the highest measure of efficiency is maintained at all times.

The income of the institution is derived in three ways—from the remains of the German association fund, from liberal appropriations by the city council and from the amounts paid by patients who are able to defray their expenses.

The institution is on a most satisfactory basis, and stands as a monument to Owensboro's pride, progress and humanity. Every one who has visited the place is enthusiastic over it and what it has accomplished, which is regarded as only a foretaste of what is to be done in future years.

HOSPITAL COMMITTEE

T O B A C C O

HISTORY shows that tobacco was introduced to the knowledge of civilized nations upon the discovery of America, where it was found in use by the natives of both islands and the continent as far north as Virginia, and its consumption has steadily increased until a great army of men are engaged in handling the weed, which this tobacco district alone produces yearly, but this great growth would lay as a burden upon the market were it not for the manufacturers who put it in a palatable condition for the consumer.

The tobacco interests of Owensboro have given the city a reputation all over the world. The annual output of the stemmeries which are shown on this page will aggregate the enormous amount of 40,000,000 pounds. A large portion of this is shipped by the different firms to these factories in other sections. The Continental Tobacco Co. sends about 2,500,000 pounds yearly to their Louisville factories. The American Tobacco Co. sends 4,000,000 pounds to their factories in different parts of the country, while Leggett & Meyers and P. Lorillard ship out about 1,000,000 pounds each to their factories. From 8,000 to 9,000 hogsheads are shipped by the other stemmeries direct to Liverpool, London and Glasgow.

The tobacco raised in this section is used for purposes for which no other qualities can be found in this country and hence it gives permanence and stability to the business in Owensboro which other sections do not enjoy. The tobacco raised here is known as Green River tobacco and is very choice. Burley tobacco is the only other quality which is equally as good and heretofore it has been raised mostly in the blue grass region of Kentucky, but in the last two years the farmers near Owensboro have found that they can raise it to great advantage. This has given a still greater impetus to the trade here and has enabled the farmers to realize still better prices.

With the facilities for transportation in every direction, Owensboro offers the best market in the state, and the present crop is considered one of the largest and best ever raised in this section. The farmer each year puts a better grade of tobacco on the market and in better shape and order, and it may be set down as a truism, that the more faithful and intelligent labor and care bestowed on a crop, the greater the profit to the producer. If the farmer would bestow the same care in packing his tobacco as the re-handler, he would save to himself the profit which goes to other persons.

The proximity of Owensboro to the tobacco fields fixes it as the chief market for tobacco in this section as long as tobacco shall be grown in the country.

AN EARLY MORNING SCENE IN OWENSBORO.

BRANCH RE-HANDLERS' FACTORY OF GALLAHER LIMITED

Tobacco Manufacturers of Great Britain and Ireland. Independent of any Trust. Eighteen Branches in this Country.

AMERICAN TOBACCO COMPANY

AMERICAN TOBACCO CO.—View 1

IN 1892 there were in this city about twenty-five tobacco warehouses and stemmeries, with a capacity of about 15,000 hogsheads a year, but at the opening of the season this year there were over thirty-five factories put in operation. This increase in numbers of factories does not measure the increase in capacity by any means, for of all those twenty-five factories of 1892 very few are standing at the present time, and the capacity of those that are still in operation has been increased almost fifty per cent., and in place of enlarging the old buildings the owners and operators have been enterprising enough to build new and larger factories, equipped with improved machinery, which has increased the annual output from the 15,000 hogsheads of 1892 to over 25,000 hogsheads, which will be shipped from this city this season destined for Liverpool and London and a very few for Bremen. Besides these great shipments of packed tobacco, more loose tobacco is sold in this city than in any other city in the world, and better prices are received and better quality for the varieties of the weed sold, than at any other market. With all these heavy sales very little tobacco is made ready for the market at this place however, the majority of it being manufactured in foreign localities.

AMERICAN TOBACCO CO.—View 2

AMERICAN TOBACCO CO.—Warehouse

VIEWS IN AND AROUND OWENSBORO

Mack Payne Printing Company

THE LEADING

PRINTERS AND RUBBER STAMP MANUFACTURERS

OF OWENSBORO

OFFICE AND WORK ROOM MACK PAYNE PRINTING COMPANY

THE above illustration shows the office and work room of THE MACK PAYNE PRINTING COMPANY, the most popular and progressive Printers and Rubber Stamp Manufacturers of this city. They were established in 1892, and are one of the many business firms that have helped to make Owensboro the coming city of Kentucky. They are located at 111 West Third Street, where they are ever ready to attend to your wants in printing or rubber stamps.

Their printing department is equipped with up-to-date type, the latest and most improved machinery and the best workmen in the business.

Advertising for the business man is their special feature of this department, and are fully equipped to produce high-grade printing at a minimum cost. "Any old thing" will not do for the progressive business man that advertises, (and a business man who does not advertise is surely not progressive.) To cure cobwebs, advertising is necessary, and as long as it is necessary, it must be used to its full advantage.

A nail squarely hit on the head, and well driven, will hold better than the one bent in driving. One point remembered is better than ten forgotten.

Poor advertising has paid, and always will pay, for give *any* advertising any chance and it will bring returns. It is simply a question of making advertising pay *better*. If poor advertising pays it is all the more reasonable that *good* advertising should be resorted to, that it may pay *better*.

Their aim is to furnish the very best printing possible, using latest styles of type and a neatness in composition that is striking.

Their facilities for manufacturing rubber stamps is complete in every detail. They have a man at the head of this department that thoroughly understands his business, and all orders, large or small, will receive prompt attention.

They also carry a complete stock of Rubber Stamp Ink, Pads, Seals, Stencils, Monogram Seals, Rubber Type, etc.

Five Acres Under Roof
Twenty-five Acres in Runs
Five Hundred Acres in Range
Five Thousand Raised Each Year

C. O. DUFFY

We Sell You the Birds—they do the Rest
They Have Won for Others
Why not for You?

Largest Breeder White Plymouth Rocks in the World. Owensboro, Ky.

A FEW TESTIMONIALS

Sennett, N. Y.

MR. C. O. DUFFY:
The birds arrived O. K. August 20th, and are highly satisfactory. Trusting to have more orders for you soon, I am,
DR. CHAS. R. STEVER.

Louisville, Ky.

MR. C. O. DUFFY:
Hatched 15 chicks from 15 eggs you sent. Am certainly well pleased.
2332 Market St. G. R. RANDELL.

Reinbach, Iowa.

MR. C. O. DUFFY:
The two settings of eggs received. I thank you very much for replacing broken eggs.
Respectfully,
MRS. F. C. ERICKSON.

Adairville, Ky.

MR. C. O. DUFFY:
Trio of birds arrived today. They are beauties. You will hear from me again.
Respectfully,
MRS. HERDON CONN.

Denison, Texas.

MR. C. O. DUFFY:
White Rocks came today. They are certainly good ones, and I will do all I can for your noble birds. Respectfully,
125 Hall St. B. A. DONALD.

Hopkinsville, Ky.

MR. C. O. DUFFY:
The five birds came day before yesterday, and am well pleased with them.
Respectfully,
J. C. O'BRYAN.

Louisville, Ky.

MR. C. O. DUFFY:
The Rocks reached us safely and all seems to be O. K. The male bird is certainly a grand one, and I have named him "Chesterfield" on account of his extreme politeness in the yard. Respectfully,
MRS. E. L. EVANS.
1825 Twenty-seventh St.

A FEW TESTIMONIALS

HARDY & MORGAN,
DRUGGISTS. Camden, Arkansas.

MR. C. O. DUFFY:
The birds arrived all O. K. today. I am well pleased with them.
O. H. HARDY.

San Antonio, Texas.

MR. C. O. DUFFY:
Birds received. Am well pleased with them.
ROBT. THOMPSON.

Springfield, Mo.

MR. C. O. DUFFY:
To say I am pleased with my Rocks is putting it very mild.
THOS. F. RILEY.

Albany, Ga.

MR. C. O. DUFFY:
I raised 85 chickens from the 100 eggs I bought of you last April. Three were cracked when they arrived, nine dead in shell and only three infertile.
DR. J. G. BENNETT.

Louisville, Ky.

MR. C. O. DUFFY:
The last basket of eggs received in first-class condition, and I wish to thank you for your kindness in the matter.
108 Third St. JNO. H. HOFFMAN.

NOTE—The above was in answer to a shipment of eggs smashed by the express company.

Germantown, Ky.

MR. C. O. DUFFY:
The trio of birds are fine. Showed them three times and won three firsts.
Respectfully,
J. L. MCDOWELL.

MR. C. O. DUFFY:
The one thousand (1000) pullets we bought of you last fall have proven themselves exceptionally fine layers, and we will be in the market for 500 more this fall.
Yours truly,
FAIRVIEW EGG FARM.

SPECIAL NOTICE: We have no cheap stock, so don't write for it. All culls go to market.

MAIN AND ALLEN

When you propose

to start housekeeping you will make a wise move by buying your Furniture from us—Furniture for the parlor, furniture for the kitchen, Bedroom Suites, Dining Room Equipment, Hall, Library—whatever you require in furniture is here, comfortable, stylish, substantial, reasonably priced. This is an invitation to call. : : : . :

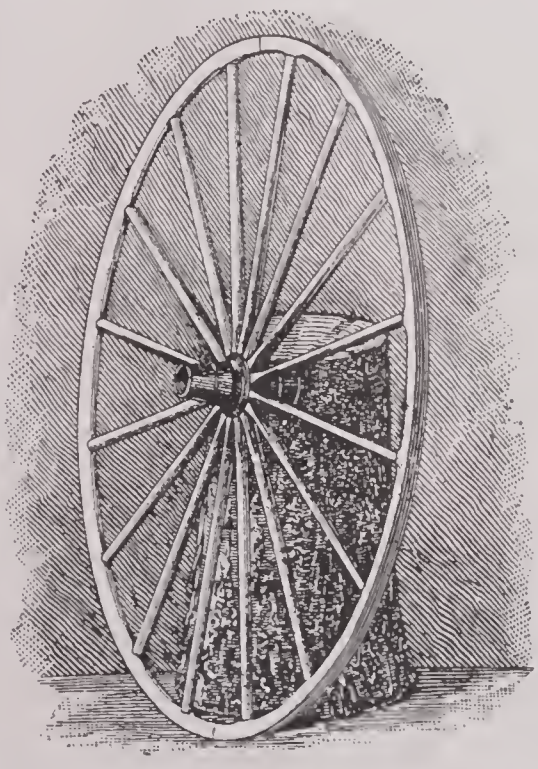
W. L. YANCEY FURNITURE CO.

209 Allen Street—100 West Main Street : : OWENSBORO, KY.

ESTABLISHED 1883

OWENSBORO WHEEL CO.

INCORPORATED



OWENSBORO, KENTUCKY

IS ONE of the oldest manufacturing concerns in the community, and in proportion to the amount of business transacted has probably contributed more to the growth and prosperity of the city than any other manufacturing establishment in the place, for the reason that (until recently) nearly all of the product has been sold away from home, thus bringing money here from other places, while all of the raw material has been bought in this county, or in territory contributary to Owensboro, and the labor employed in working up the raw material into finished product has been paid to home men, thus keeping the money here after it was brought here.

From a small beginning the business has increased to very respectable proportions. Although, owing to the rapid expansion of the buggy business in Owensboro, they now find a market right at home for a large part of their output, they still have a surplus to dispose of away from home. The most of their trade is in the South, although they have sold wheels all the way from Washington City, D. C., to Seattle, Wash. They have made no effort to secure foreign trade, but have furnished wheels to be placed on vehicles for exportation.

Mr. John Reinhardt, the President and General Manager, has lived in Owenboro all of his life, and is regarded as one of the solid, substantial business men of the community. Mr. C. B. Mitchell, the Secretary, who has charge of the office and the finances of the company, is too well known to require even a passing notice.

The manufacturing department is presided over by Mr. Geo. M. Scott, a thoroughly competent and practical vehicle and wheel man of long experience.

Mr. Amos Kibbe, the traveling man, is well and favorably known throughout the entire South as an energetic and successful salesman. Besides Mr. Kibbe, who travels directly from the house, Mr. B. B. Lynch, of Baltimore, Md., takes care of their trade in the South Atlantic States, and Mr. Hardy Greenwood, of San Antonio, represents them in the great State of Texas.

FREDERICA STREET—Looking North from White's Avenue

ALLEN STREET—Looking North from Grace

"The Doctors" of Owensboro

THE medical profession of Owensboro is of the highest standard. It matters not whether the measure is the conception of the idea which pictures the ingenious surgeon, the crafty specialist or the plodding theraputician.

The exponent of proficiency in every line which offers relief to suffering humanity is the highest—nothing known to the healing art of which the profession is not master, and the execution of this power is in daily evidence by the increasing number of patients from a distance coming to Owensboro to seek relief at the hands of her doctors.

Proficiency does not alone mark the doctor of today, but the citizens of Owensboro cherish the memory of those who were the guardians of their health at a time when such powers as they then possessed meant greatness. The robes which they wore shall not trail in the dust of forgetfulness.

Owensboro has always had good doctors, and their presence has turned the rays of sunshine upon social life, formed the concrete upon which now stands a superstructure of financial strength and have sounded the mellow note of religious fervor. The profession has always been composed of men of the highest type of citizenship—men who bow to the supremacy of law and vie with each other as to who shall receive that commendation which is always extended to the bold and chivalric gentleman.

The doctors of Owensboro are men possessing the unique characteristic which makes all feel easy in their presence, supported by that warmth of heart which debars hesitancy or critical investigation. C. C. LEWIS.

DR. STINSON LAMBERT

STINSON LAMBERT, M. D., was born on a farm near White Mills, Hardin County, Ky., January 31st, 1852. Attended common schools and academies of the county and finished an English and scientific education from Cecilian and Hambleton Colleges. He began the study of medicine in 1872 and graduated with honors from Hospital College of Medicine, Louisville, Ky., February 29th, 1879. Was chosen by his graduating class to deliver the salutatory address.

Located at Millerstown, Ky., the same year where he engaged in extensive practice of surgery and general medicine in Central Kentucky, being a pioneer in many capital operations in his field. Came to Owensboro, Ky., in 1893. On account of failing health, which change soon returned to him, he has permanently located *en loco*. Dr. Lambert was one of the founders of the Hardin County Medical Society, is a member of the Fourth Congressional District Medical Society, a member of the Ohio Medical and Kentucky State Medical Society, a member of the American Medical Association. His services are in constant demand. He is 5 feet 8 inches high, weighs 180 pounds, and bids fair to be with us many years to come.

DR. T. W. PERKINS

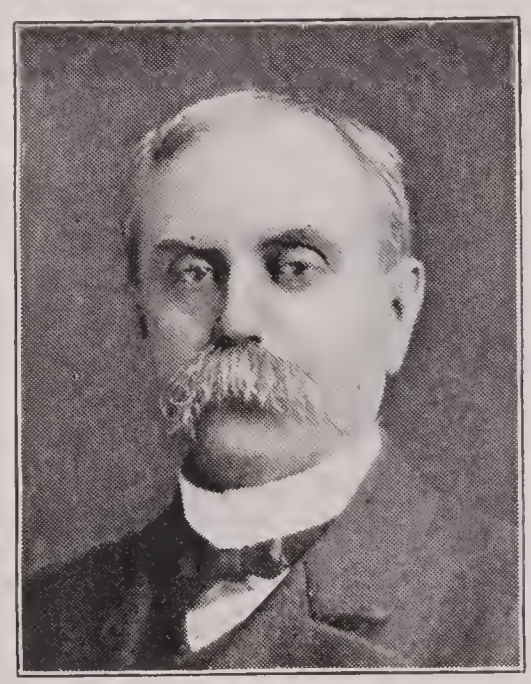
DR. THORNTON W. PERKINS, the subject of this sketch, although a resident of Owensboro but a few months, has made for himself an enviable position. When he came here he was almost a total stranger, now his friends are legion and he enjoys a very lucrative practice. Dr. Perkins was born in Elkton, Todd County, Ky., June 5, 1875, and is the son of Hon. Ben T. Perkins, the well-known lawyer. He attended the graded schools of his native town and then entered Vanderbilt Training School. Next he was a student at Virginia Military Institute, Lexington, Va. Graduating in medicine from the College of Physicians and Surgeons, Baltimore, he spent two years as Interne in the city hospital of Maryland's metropolis. Later he was appointed physician to Maryland Hospital at Baltimore, a place he filled with much credit. When the Spanish-American war broke out Dr. Perkins offered his services to his country, and being accepted was sent to the Philippines, where he served in the army as surgeon. When hostilities had ceased Dr. Perkins returned to his native land, coming to Owensboro in September, 1902. As a physician and surgeon he enjoys the confidence and esteem of the members of his profession as well as the public in general.

DR. J. W. FIELD

Physician and Surgeon. Born June 13, 1880. Graduate of Kentucky School of Medicine, Louisville, Ky., Class of 1901. Office, No. 315½ Frederica St.

DR. J. C. HOOVER

Dr. J. C. Hoover graduated at College of Physicians and Surgeons in 1883. He has taken three post graduate courses of study in New York City and one in Louisville, Ky., since that time. Dr. Hoover is now taking an advanced course of study abroad, and will remain in London and Berlin until July of this year.



DR. TOWNSEND

DR. EVA BUXTON

Dr. Eva Buxton was born near Rockport, Ind., and has lived in that county all her life, with the exception of the years spent in preparation for her life work. Dr. Buxton was graduated from the Northwestern University with the degree of M. D. in 1897, and entered immediately upon the practice of her profession in Rockport. Preparatory to her medical work she studied for a trained nurse, being graduated in 1890 from the Louisville Training School for Nurses. She has recently come to Owensboro and is now permanently established in the practice of medicine here.

DR. G. H. TICHENOR, JR.

The subject of this sketch is the son of Dr. G. H. Tichenor, of New Orleans. He is a graduate of the New Orleans City High School, the College of Arts and Sciences and the medical department of Tulane University and studied in Charity Hospital. He was for a time assistant chemist of the city of New Orleans and afterwards was elected medical inspector of the Louisiana State Board of Health. During 1901 and 1902 he was medical examiner and counselor of the Y. M. C. A. of New Orleans, and as quarantine officer of that city visited Nicaraugua, Costa Rica, Columbia and other countries. He discovered the only known cure for blood poison.

Owensboro Lodge No. 144, B. P. O. E.

C. L. APPLEGATE, Present Exalted Ruler

L. D. BAER, P. E. R.

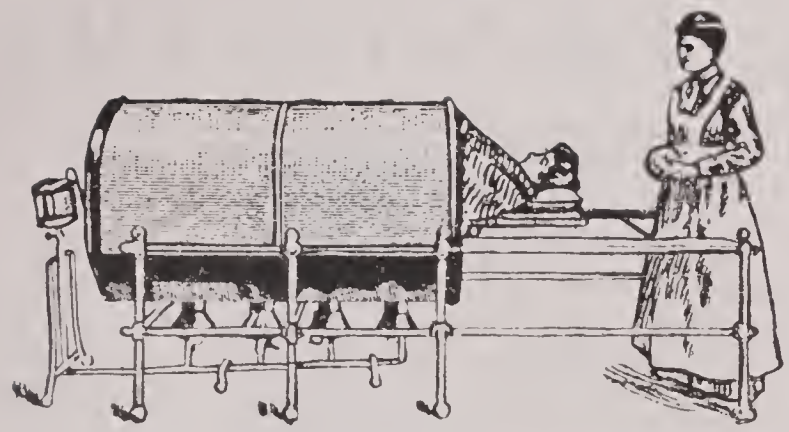
C. H. HUGGER, P. E. R.

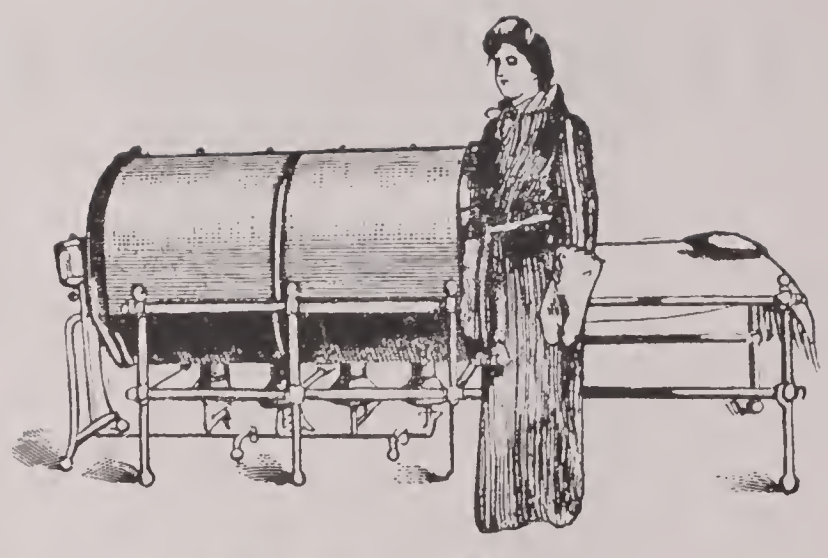
T. A. PEDLEY, P. E. R.

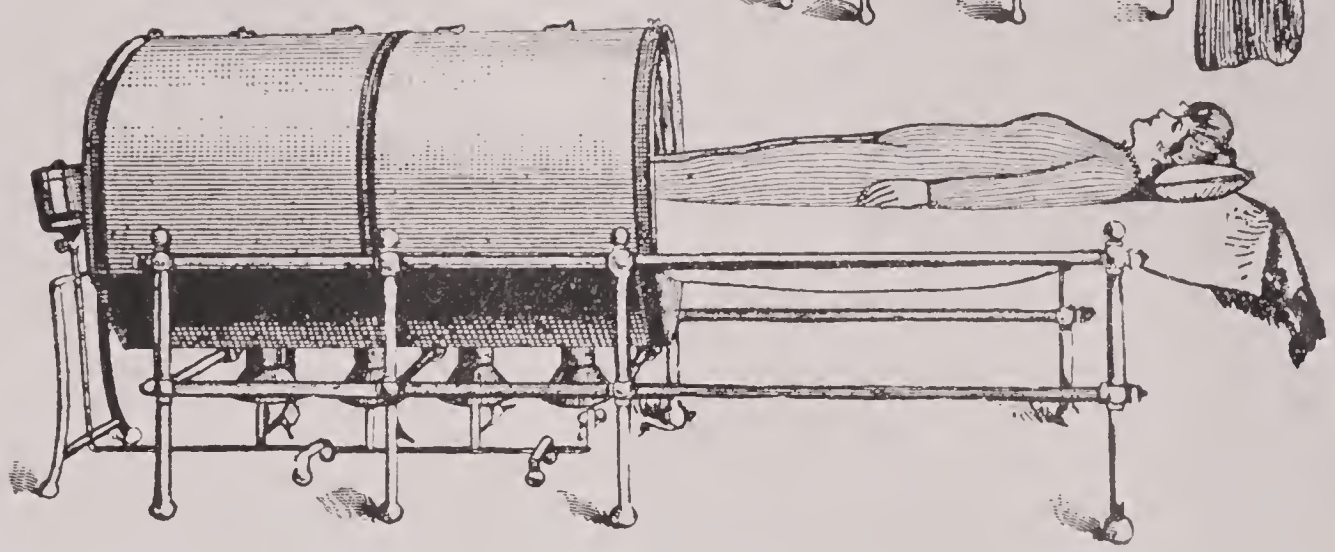
OWENSBORO LODGE No. 144, B. P. O. Elks was instituted by District Deputy M. J. Burke, March 3, 1891, under the auspices of Louisville Lodge No. 8, with a charter list of thirty-one of the foremost citizens of the city. The lodge prospered for a time, in fact it took about three years for the newness to wear off, this, with the burning of the Temple Theatre, then the Elks' Hall, caused the entire membership to lose interest, many dropping out entirely. Conditions remained on this line for a couple of years longer when social club features dawned upon the seven or eight brothers who from time to time drummed up a quorum and held a meeting. During one of their meetings the organization of a club was brought about. From its very inception the hearts of the brothers have warmed up, the beauties and advantages of the order portrayed, until today Owensboro Lodge No. 144 has the cosiest lodge room in the State, a roster of membership of one hundred and eighty-odd, with new applicants and additions at every succeeding meeting, and a good, healthy financial standing.

PAST EXALTED RULERS—J. J. Sweeney, L. D. Baer, W. A. Ebbert, T. A. Pedley, Wm. O'Bryan, R. W. Slack, Jno. A. Lyddane, Geo. Schaad, C. H. Hugger.

DIRECTORS ELKS' CLUB—C. H. Hugger, President; H. Wile, Vice-President; James Jarboe, Secretary; C. A. Hicks, Geo. Schaad.







Dr. C. C. PHILLIPS

The subject of this sketch, Dr. C. C. Phillips, was born and brought up near Boonville, Ind. After receiving the education offered there he entered the Indiana University, and from there he went to the National School of Electro Therapeutics, which bestowed upon him the degree of M. E.

From 1897 to '99 he attended the Barnes Medical College of St. Louis, practicing his profession during vacation. The following year he spent in the Baltimore Medical College, then sailed for Europe, where he entered the London Hospital, where he came in contact with some of the best medical talent in the world. Returning to his home State he resumed his practice at Canal, Ind. Then he attended the Southwestern Homeopathic Medical College and the Louisville City Hospital, from each of which he received a degree.

He again returned to Canal, where he practiced until last November. Learning of the progressiveness of our city, he moved his family to Owensboro, opened an office in the Odd Fellows building, and adopted Daviess County as his future home.

Although still a young man, he has thoroughly equipped himself for his profession, and in addition to this his natural affability and genteel manners insure for him success and a bright future. He is studious, industrious and progressive. He has installed into his office the Thermo-Theropy or Dry Hot Air Apparatus, which has been used with wonderful results in cases of rheumatism, gout, joint affections, skin diseases, ankylosis, sprains, diseases of kidneys, syphilis and diseases of women. No one has yet been disappointed nor has any one failed to declare he felt better at once after treatment. In fact the apparatus brings right here to sufferers all the medicinal virtues of Hot Springs, without the cost or exposure of traveling.

DAVIESS COUNTY TITLE AND ABSTRACT CO.

This Indenture, Made the 21st day of June, 1794, between William, Thompson, John and Thomas Mason, sons of George Mason late of Gunstom Hall, in the County of Fairfax and Commonwealth of Virginia, deceased, and others of the one part and George Mason of Lexington in the County and Commonwealth aforesaid, eldest son of George Mason, deceased, of the other part;

WHEREAS, The said George Mason, deceased, in his life time since the making of his last will and testament, made entries in, obtained warrants from and returned surveys to the land office of said Commonwealth for sundry large tracts of land situated on the waters of the Ohio River, being then parcel of the Commonwealth of Virginia, but now lying in the new State of Kentucky, etc., etc.

Know all Men by These Presents, That we, James Madison, Dolly P. Madison and Nelly C. Willis, of the County of Orange and State of Virginia, do by these presents constitute and appoint John H. Lee, of the County of Daviess and State of Kentucky, our lawful attorney.

This 28th of January, in the year 1828.

(Signed:) JAMES MADISON.
DOLLY P. MADISON.
NELLY C. WILLIS.

The above is copied from the records in the office of the Daviess County Title Company, where more than 45,000 deeds are of record. These deeds bear dates extending from 1794 to the current day, and, together with the other instruments recorded, constitute a complete history of real estate transactions in Daviess County. Wills, mortgages, commissioners' reports, in short everything pertaining to realty that has been placed on the record books or stored in the archives of the county appear on the books in this office, and abstracts of title to any tract of land in the county can be furnished upon application. The work of copying the records of the county clerk's office has recently been finished and an employe of the company is kept constantly at the court house for the purpose of keeping abreast of the current transfers.

The Daviess County Title Company has been incorporated under the laws of Kentucky, with a capital stock of $25,000. The officers are: James H. Parrish, President; J. T. Griffith, Vice-President; Lew Weber, Secretary; J. Otis Parrish, Treasurer; Hays & Wells, Attorneys. The company will begin at once the erection of a new office building which, when completed, will be one of the handsomest buildings in the city of Owensboro. It will be a three-story brick structure, forty-seven by one hundred and twenty-three feet. The title company will occupy a front room on the first floor.

A feature of this company is the issuance of first mortgage and first lien bonds. These bonds are of face values ranging from $100 to $1,000, are payable in five years, bear interest payable semi-annually, and are negotiable. Money will be advanced in popular amounts on any realty in Owensboro and Daviess County.

The insurance agency of Parrish, Field and Weber has its headquarters in the office of the Daviess County Tile Company. This agency represents the leading companies in fire, tornado, accident and health insurance.

THE PROGRESS OF DENTISTRY

A FEW centuries ago the people of the civilized world little dreamed that the crude universal twister used to remove offending teeth would evolute into the graceful forcep used today; that instead of suffering the torment accompanying the operation you would be lead into an enchanted land through the simple inhaling of a harmless gas and return happy in the promise of peaceful nights once more; that from some crudely constructed pick used to remove debris from over a sensitive nerve, would be devised the wonderful little excavators, which make temporary enemies but permanent friends of the dentists' victims; and so on from the wooden tooth carved by some genius to fit into a root hollowed by decay to the neatly baked porcelain crown, which deceives even the dentist himself in natural appearance, performing the perfect work of an incisos or masticator; from an accidental forcing of some hard substance into a cavity so as to relieve the pressure from the suffering nerve to the permanent filling today made easy of construction by the help or means of advanced mechanical devices and chemical germ destroyers; from neglect to the daily use of the indispensible brush; from water as a wash to a harmless and efficient antiseptic; from a hundred uncomplete to a thousand complete methods made possible through the unerring aim of the lucky genius, as much the off-spring of mother necessity, as are the aids his inventive mind has given us toward the perfection of the science of dentistry which holds a place second to none in modern advancement. Those who only have had occasion to visit the dentist within the last five years can little appreciate the conveniences they enjoy over their predecessors, who, instead of having an immediate and painless method of removing a nerve employed, either suffered an heroic operation or the protracted one of arsenous acid, comprising days and loss of rest; nor can they understand that instead of losing an hour from business with a subsequent fee, formally it would have meant many times as long and a much larger fee, with the work not superior or more permanent.

I may safely say that it is within the last few years, with the help of electricity, the antiseptic and the anesthetic that a dental operation is simplified until it becomes a pleasure rather than a bore to pay the dentist a visit.

Meet the man on the street who, with the aid of a few once-thought-useless stumps of teeth, has had a perfect set so constructed by a system of bridges as to reproduce the original in appearance and usefulness and compare his pleasant smile to the one who, through the misfortune of having lost the equivalent supports, is forced to endure an ill-fitting denture.

Today there is hardly a hamlet but where you can have the ready attentions of a dental surgeon, where five years back those dwelling in small places were forced to suffer the indignity of having your M. D. extract the tooth which would possibly hold the key to the perfection of a masticating surface, without which may arise great inconvenience or even ill-health. A few years ago only the well-to-do could enjoy the benefits of a competent dentist's services. Today the service of the college bred, thorough dental surgeon is within reach of the poorest man.

DRS. TAYLOR, KEENE & TAYLOR

304½ FREDERICA STREET OFFICE ESTABLISHED IN 1859

THE pioneer dentist of Western Kentucky, just completing his forty-sixth year of active service in the ranks of dentistry, Dr. J. H. Taylor easily holds the foremost place in the advancement of the profession in this section of Western Kentucky. Coming from New Hampshire in '57, he began his career in Elizabethtown. It was in the time of the history of western dentistry in small towns when it was customary to drive from place to place, and while on one of these trips to Owensboro that he thought he saw a future for Daviess County. His visits became more frequent until his location here in '62.

From that time he has occupied two offices, the last one he built in '77, and has since occupied. Despite the enormity of his practice in past years he spared neither time nor pains to keep in touch with the advancement of his calllng, having had as partners or apprentices more than fifteen young men. Associated with him now are his son, Dr. R. H. Taylor, and Dr. R. P. Keene, graduates and class-mates of the Louisville College of Denistry.

With a complete system of electricity for lighting and motor power he has the most thoroughly equipped as well as the largest office in Western Kentucky. Recent improvements have just been made which connect the reception and operating room by means of a grouped arch, separating those waiting from patient in chair. In rear, leading from reception room, opens the extracting room, which is large and complete. His office was never in better condition to give prompt and efficient service than at present.

DR. W. B. ARMENDT

Dr. W. B. Armendt began the study of dentistry in 1876. He graduated in 1880 from the University of Michigan, Dental Department. He is a member of the State Dental Society. He has one of the best arranged and equipped dental offices in the State.

DR. EMORY T. PHILLIPS

Dr. Emory T. Phillips, the dentist, graduated from Vanderbilt University, and in 1897 he came to Owensboro and located at 106½ West Main Street, where he has three elegant rooms fitted up with every modern appliance that pertains to dentistry, as electric engine, electric lathe, electric lamp and electric fans. He having made a study of crown and bridge work, is prepared to give this branch of his profession special attention. In the past year he has put on the market his Antiseptic Dental Cream, which is becoming very popular as a dentifice. In the past six years he has built up an extensive practice, and is prepared to do high-class dentistry of all kinds and guarantees all his work. Dr. Phillips has been honored by the Kentucky State Dental Association as one of the Board of Trustees for the coming three years.

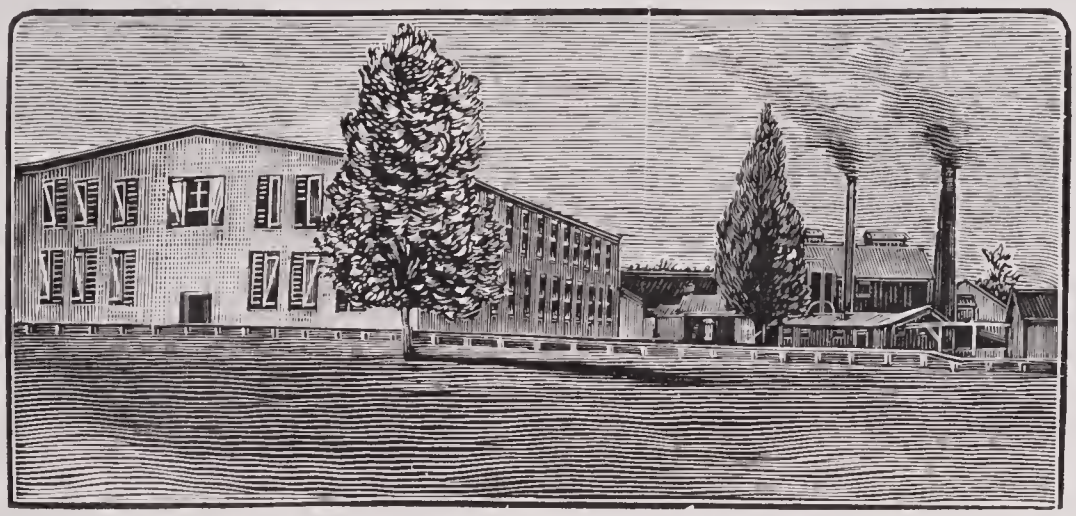
JOHN G. DELKER & SONS

SUCCESSORS TO JOHN G. DELKER. ESTABLISHED IN 1863.

Is one of the oldest and best known firms in Owensboro. Their repository is one of the most modern in the State, at No. 110 and 112 East Main St. Their sales rooms cover 13,960 feet floor space and are equipped with the most modern fixtures. They carry in stock a full line of Carriages, Surreys, Buggies, Driving Wagons, Stanhopes, Traps, Phaetons, Harness, Saddles, Bridles, Collars, Robes and Saddlery Hardware. In 1901 they enlarged their business by equipping an up-to-date harness factory at No. 209½ Allen St. This is connected in the rear with their warerooms, using the most improved machines. They use the best quality of raw material in the manufacture of their harness, and skilled harness makers, consequently they are turning out goods of the best quality. They show forty different styles of harness, from the $6.50 buggy set to the $250.00 set of coach harness. They also make all kinds of heavy work harness, strap work and saddlery goods, which they sell at wholesale and retail.

OWENSBORO'S DISTILLERIES

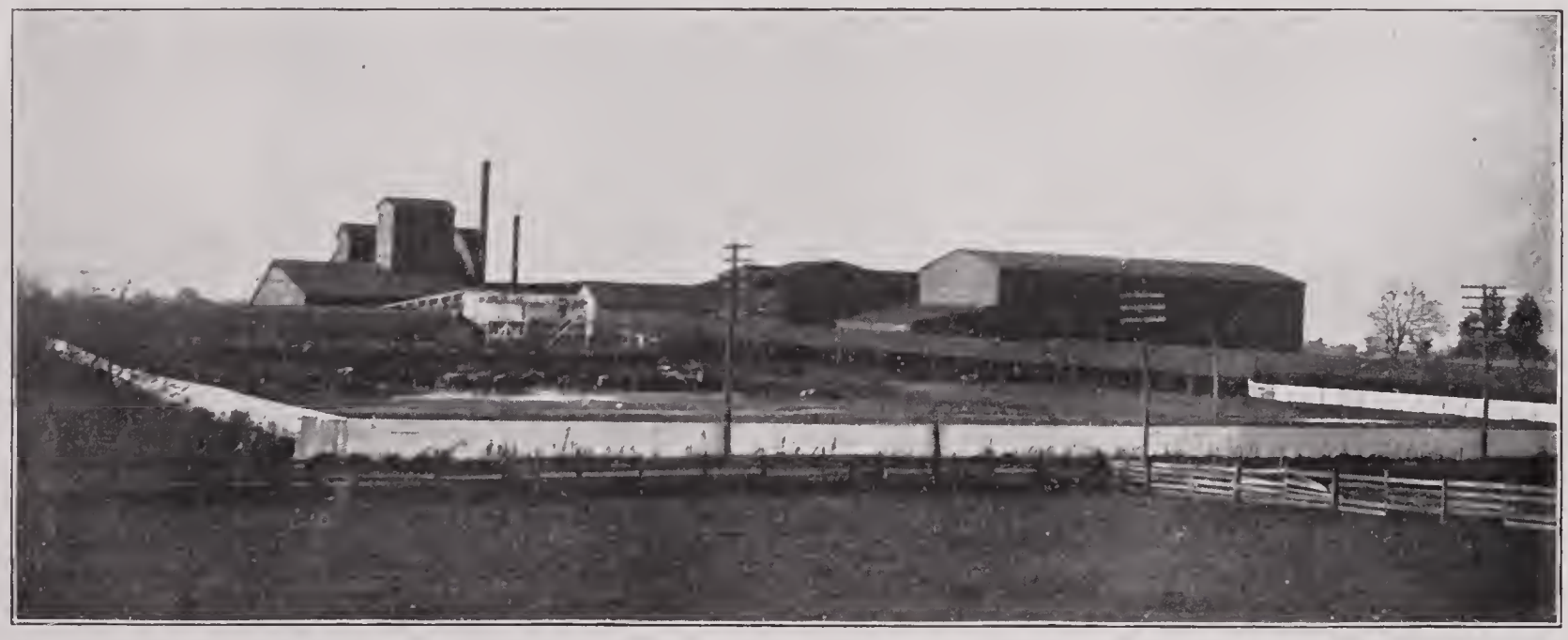
FOR more than thirty years Owensboro has held in its grasp the finest reputation imaginable in regard to whiskey, its manufacture and sale. She ranks first in the State in reputation of her brands, and nowhere in the world can one go and not find some whisper of the reputation of Daviess County whiskey. Her liquors are found in the distant eastern lands carried by the United States soldiers; they are found in the far north, carried by the arctic explorers, and on the recent trip in search of the southernmost point on the earth's surface, the first article in the selection of the supplies of the company was an order for Daviess County whiskey. In the point of the volume of her business there is no city outside of Louisville that can boast of one-half the trade she handles, and in Daviess County there are more distilleries doing business through Owensboro than in any two counties in the State outside of the Louisville district. Here is the home of perhaps the most famous, the best known and most extensively used whiskey among connisseurs of any brand made, "The Whiskey Without a Headache," known not only throughout this country, but abroad, and many people have become acquainted with Owensboro through Green River Whiskey, and its distiller, Mr. J. W. McCulloch.



R. MONARCH DISTILLERY

Here are also located several large plants of the Kentucky Distilleries Warehouse Company: The Glenmore, the Mattingly, the Rock Spring, the Daviess County, the Fields and the Eagle distilleries, and other small plants, all distributing their products to various parts of the country. The location of this industry furnishes the best market imaginable for corn, cattle, hogs, hay, and a fine opportunity for the operation of cooperage plants. Every season millions of bushels of corn are brought into the city from points in Indiana by the towboats, and every grain of this product is distributed to the distilleries surrounding Owensboro. At the same time hundreds of carloads of cattle and hogs are shipped from this point by river and railroad to the northern and eastern markets.

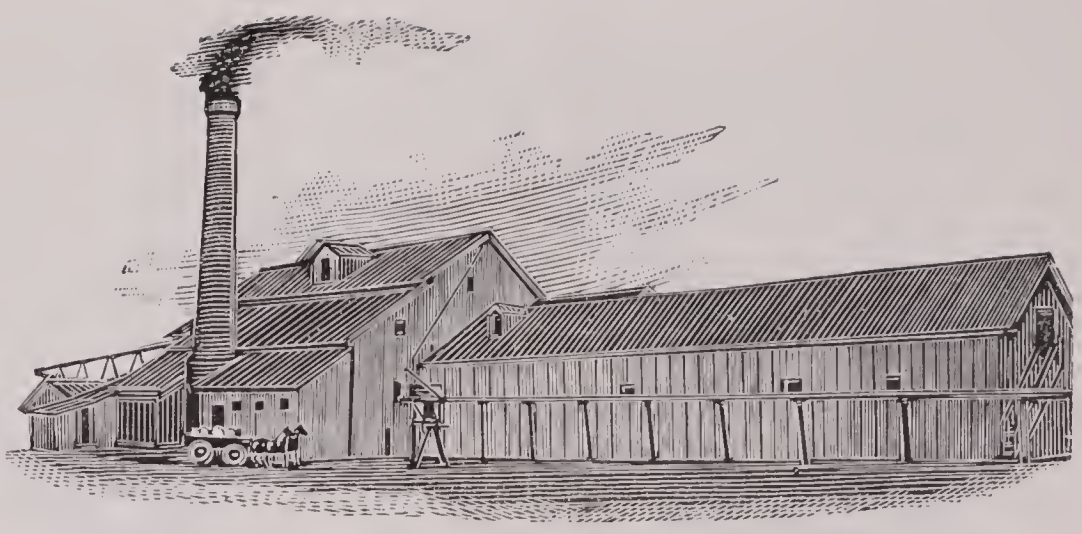
Another whiskey made here deserving of the highest praise is "Premier Pure," a genuine Kentucky whiskey, from Kentucky absolutely, as it is made in Kentucky, direct to the consumer living in any part of the country, "the whiskey for family use." It is owned and handled by P. R. Lancaster & Co., and this firm solicits the mail order consumers' trade only, and are the first people in Kentucky to do so. There are people outside of the state working for this class of trade, and selling whiskey made in other states, that have never made and are unable to produce the high grade of whiskey made here. "Premier Pure" is being shipped everywhere and is rapidly filling the position intended for it as the first Kentucky whiskey for family or consumers' use. All goods are packed in plain, neat case, with the younger and cheaper whiskey put up in jugs for the local trade, while the eight, ten and fifteen year old grades are put up in four full quarts to the gallon and sold with express charges prepaid for $3.50, $4.25 and $6.00, ex-



SLOPPING CATTLE AT GLENMORE DISTILLERY

cept to the extreme western and southern states. This firm also handles the famous Green River whiskey, which is furnished in any quantities desired for home or medical use.

The Perkins and Manning Co., which occupies the large three-story brick building, with warehouses in connection, at 207 West Main Street, is one of the most recent and deserving successes in this line. This firm began business with a small capital on a small side street, but by their untiring energy and thorough knowledge of the business were forced to move to their present quarters two years ago in order to adequately handle their rapidly increasing trade. They now do an exclusive distilling and jobbing business and their salesmen cover an immense territory. They also have resident agents in New Orleans, La.; Dallas, Texas; Pueblo, Colo., and Seattle, Wash. Beside their own manufactured brands, they handle the well-known "Old Joe Perkins," put up in original packages, and all other high-grade whiskeys, brandies and wines known to the trade. Mr. J. K. Perkins, the head of the company, although young in years, is an old and experienced man in the business, having begun as a clerk in his father's distillery in 1880. Since then he has been closely associated with the business in its every phase. He is exceedingly popular with the trade and is one of the best salesmen in the state.



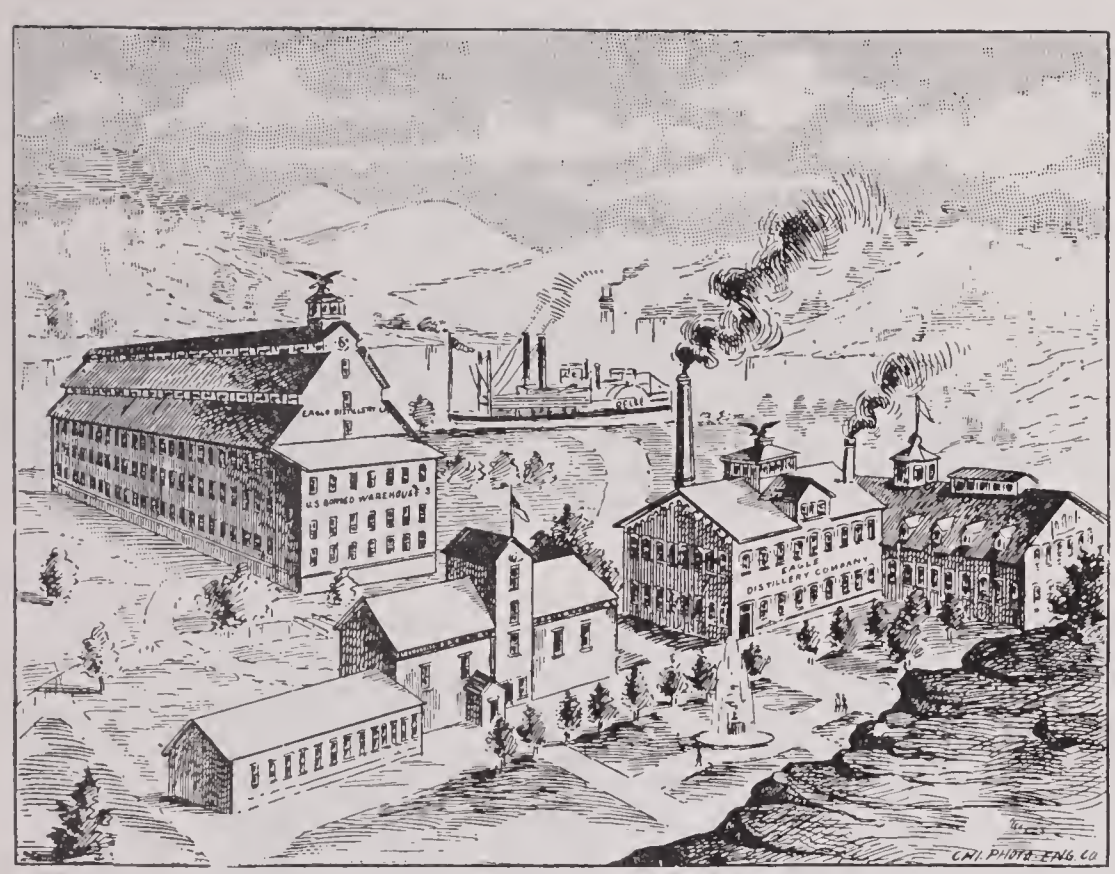
PAT DUMPHY DISTILLERY

ROCK SPRING DISTILLERY

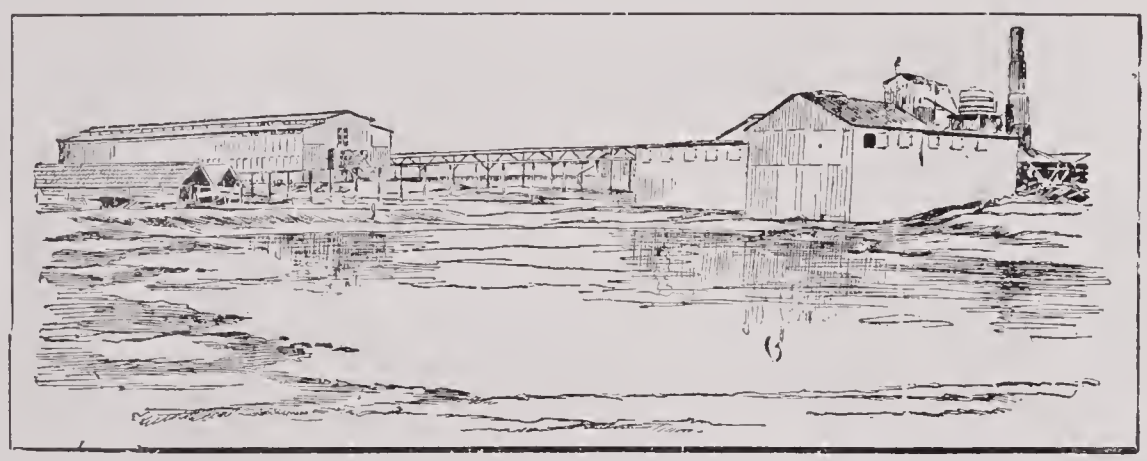
JOHN HANNING DISTILLERY

Mr. J. A. Manning is also a very experienced whiskey man, having been connected with the M. V. Monarch distilleries for a number of years previous to taking up his present line. He is a thorough, self-made man in every sense of the word, having begun business with the Monarch company as office boy, and when he resigned from that Company to enter his present position he was secretary and head salesman of that large corporation.

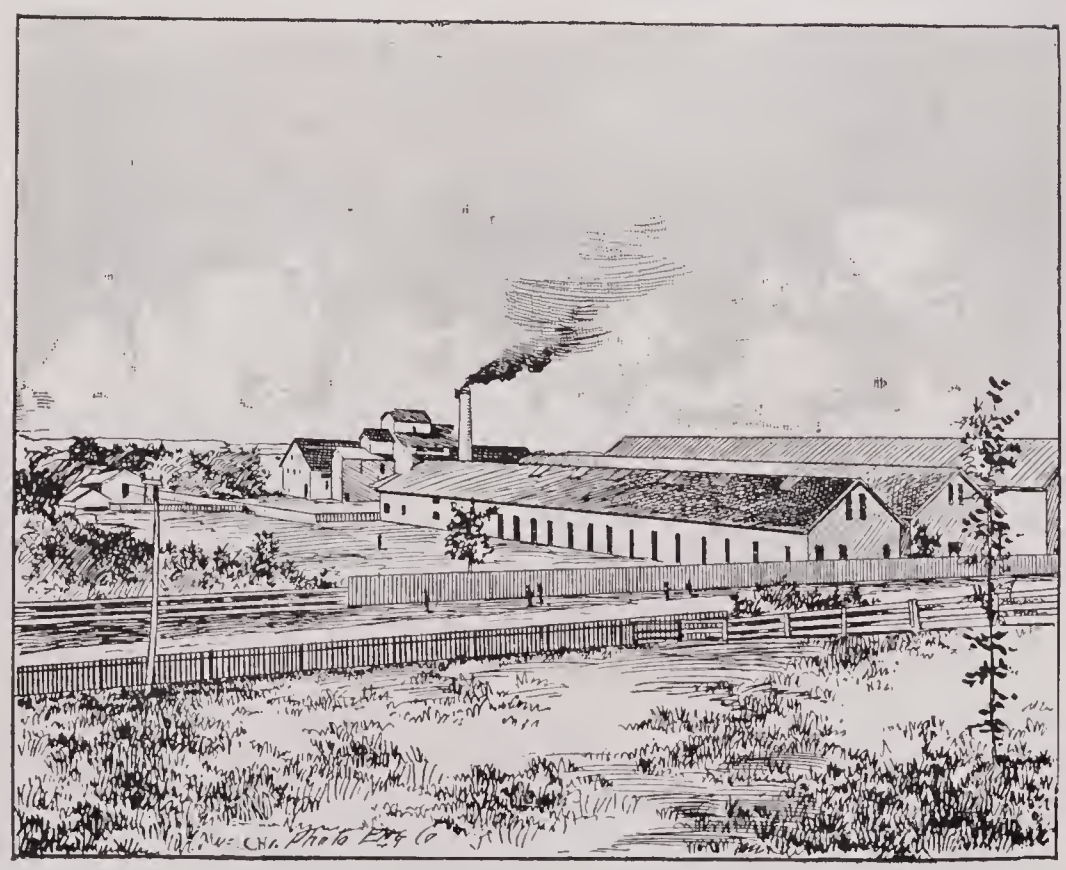
With two such thorough and up-to-date young men at the head of the company, the success and popularity the firm has already attained are only starters for the good things the future is sure to bring. The gentlemen are members of the Business Men's Association and are always ready to respond to any appeal for the benefit of the general public.



EAGLE DISTILLERY



J. W. M. FIELDS & SONS' DISTILLERY



SOUR MASH DISTILLERY

GLENMORE DISTILLERY

GLENMORE DISTILLERY

"ROSEDALE"—Property of H. E. Rose

"ROSEDALE"—Property of H. E. Rose

THE "OWENSBORO"

Oldest and Largest

Department Store

in Kentucky

Dry Goods, Fancy Goods and Notions

Carpets, Rugs, Mattings and Oil Cloths

Largest Millinery Establishment in the City

Ladies Ready-to-Wear Department

Gents, Ladies and Childrens

SHOES

Agents for the Famous "Queen Quality"

All Goods Sold at Rock-Bottom Prices

Call on US Before You Buy—It Will Pay "YOU"

ESTABLISHED 1881

Phillips, Brauer, Hays Co.

Owensboro, Ky.

Why Owensboro Is The Best Town on The Ohio River

FIRST, its farming lands, for miles on every side, are very fertile and grow good corn, tobacco, wheat, oats, or anything a farmer wants to grow.

Second, Owensboro has all kinds of mineral and coal lands. It can furnish coal as cheap or cheaper than any other town on the Ohio, and because of this fact, Owensboro ought to be, and is, the best manufacturing town in Kentucky.

Third, all real estate in this beautiful town, without a single exception, is occupied at a paying investment. A great deal of building is going on now, and still there are not sufficient houses for business purposes or residences. For this reason, it is a good and safe place for a man to invest his money. Owensboro is not on a boom,—it is just growing fast substantially and steadily.

We have the best streets and pavements for a town the size of Owensboro, in the state, having over eleven miles of macadam streets and two miles of asphalt, and all of our sidewalks are granitoid where the streets are made, or will be as soon as they can be made, there being a city ordinance to this effect. There is over three millions of dollars cash money deposited in our ten prosperous banks. This makes business good in ever line, and there is still a strong demand for money as well as real estate.

I saw Owensboro a little over two years since, as a stranger. I came here on the 26th day of February, 1901, on business, and saw some of the good things Owensboro had in the real estate line, met Mr. Jas. H. Parrish and closed a contract in thirty minutes to help him and his Company push the business. Since that time we have sold for the Homestead Land Co. and other people over $300,000 worth of real estate in Owensboro, and the business is getting better and more active every day.

There are now about six prosperous real estate men in the city and all are doing well, and as it is said that there is always room for one more, it might apply in this case, for I have not more than half as much time as I would like to have, to devote to the business. When the day is over, I have just begun my day's work it seems. As to the prices of real estate, some people say it is high; but I do not think so. People who once lived in Owensboro and have not lived here for several years, or since the transformation took place, are astounded. They expect to get a home in two or three squares of the court house for the same old price of years ago, but it is changed. The have to pay for property according to its location. Prices compare with Louisville prices somewhat; of course Owenboro has a fine scope of country adjoining it to build out, but the lands bounding the town are very valuable for farming, now, as the town is demanding a great deal more vegetables then ever before. If the sure and healthy growth continues for five years longer, there will be twice as many people in Owensboro as there are now. As to prices of farming lands and condition of farms, the farms from one to four miles from the city are worth from $75 to $200 an acre. We have free turn pikes and a good system of keeping up county roads. The farms from four to ten miles out are worth $25 to $100 per acre. There is a great deal of virgin land in from 10 to 25 miles of Owensboro, and as rich as cream, only needs some good farmer to make it produce anything he wants to grow.

RESIDENCE OF MR. JAS. B. CLARK

RESIDENCE OF MR. M. V. MONARCH

THE PRETTIEST RESIDENCES IN OWENSBORO

are built from our superior stock of lumber, and are ornamented by shingles, sash, blinds and trimmings from our handsome and well made assortment of sash, doors, blinds, shingles, fine siding and rich interior woodwork. If you intend building don't fail to look over our high grade stock of lumber and let us give you an estimate.

USE GOOD AND HEAVY JOISTS

in your building and your floors will be stiff and level, your home won't tumble down over your ears, you won't have to walk sea-wise, your chinaware won't flop over on the floor. We supply solid, safely seasoned, wormhole and knothole-free joists and bracing lumber of every desirable kind at desriable prices.

OFFICERS:

J. N. GRADY, PREST. *M. CARY,* V-PREST. *C. W. KING,* SEC.

DIRECTORS:

J. N. Grady, Jno. Delker, Jno. Thixton, Jno. Reinhardt, M. Cary, J. B. Griffin, C. W. King.

Owensboro Planing Mill Co.

INCORPORATED

Owensboro, Kentucky

Established Sept. 1902

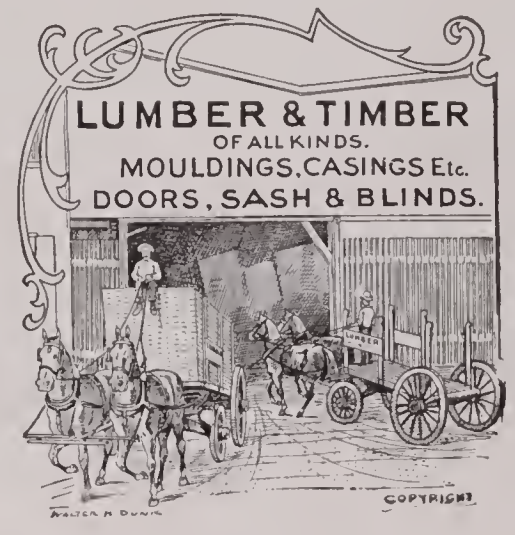
Capital $150,000.00

We have the largest mills in Kentucky, and the best facilities for handling large and small contracts.
Call on us, or write us, before letting out your contract.

LONG DISTANCE PHONE 112

ON THE LOOKOUT

for good building lumber at the lowest prices the builder and contractor always is. When you can get such a superior quality of both soft and hard wood balusters, newel posts, sash, doors, blinds, shingles and laths at our prices you have practically struck the limit in our line. We keep abreast of the times and are always "on the lookout" ourselves for bargains.



BUSINESS IS BOOMING

in the building line, which shows itself in the bustle of our yard, and our teams, that are kept busy; but that is what we are here for—business—and we are getting it by offering the finest kiln-dried lumber, in both soft and hard woods, at lower prices, quality considered, than can be found.

RESIDENCE OF L. P. TANNER

RESIDENCE OF REV. P. T. HALE

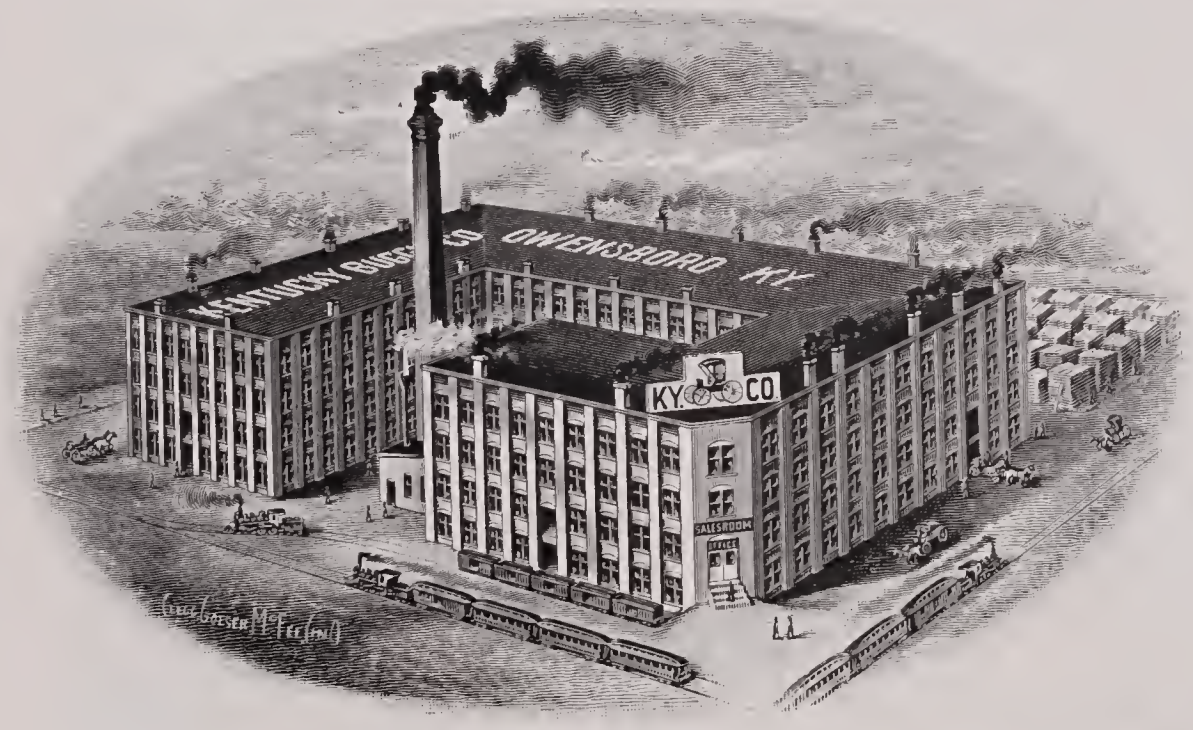
A. STEITLER, JR.

is located at 111 West Main St. in the handsome three-story and basement building in which he carries an immense stock of Hardware, Stoves, Ranges, Tinware, Housefurnishing Goods, Lamps, China and Glassware, Cement and Sporting Goods. Among the many firms engaged in this line of trade in Owensboro none occupy a more substantial position than does Mr. Steitler, and none have so increased in importance and added so many improvements and acquired such perfection in the hardware and stove trade. He has had the benefit not only of experience, but that of the best mechanical and scientific skill, and in an addition of this kind pertaining as it does to the up building of the city, no branch of trade is more worthy of mention.

Mr. Steitler employs a corps of first-class tinners in his commodious tin shop, where he is prepared to do all kinds of Tin and Galvanized Iron Work, Cornice Work, Slate, Tin and Gravel Roofing and all kinds of repairing.

In addition to the foregoing, his stock of Builders' Hardware is full and complete.

Mr. Steitler is an honest, hard working, conscientious and competent business man, is a councilman from the Third ward, also on the hospital committee and serving as secretary of same since its organization.



J. N. GRADY, President — LAVEGA CLEMENTS, Vice-President — LESLIE HUNDLEY, Sec. & Treas.

KENTUCKY BUGGY CO.

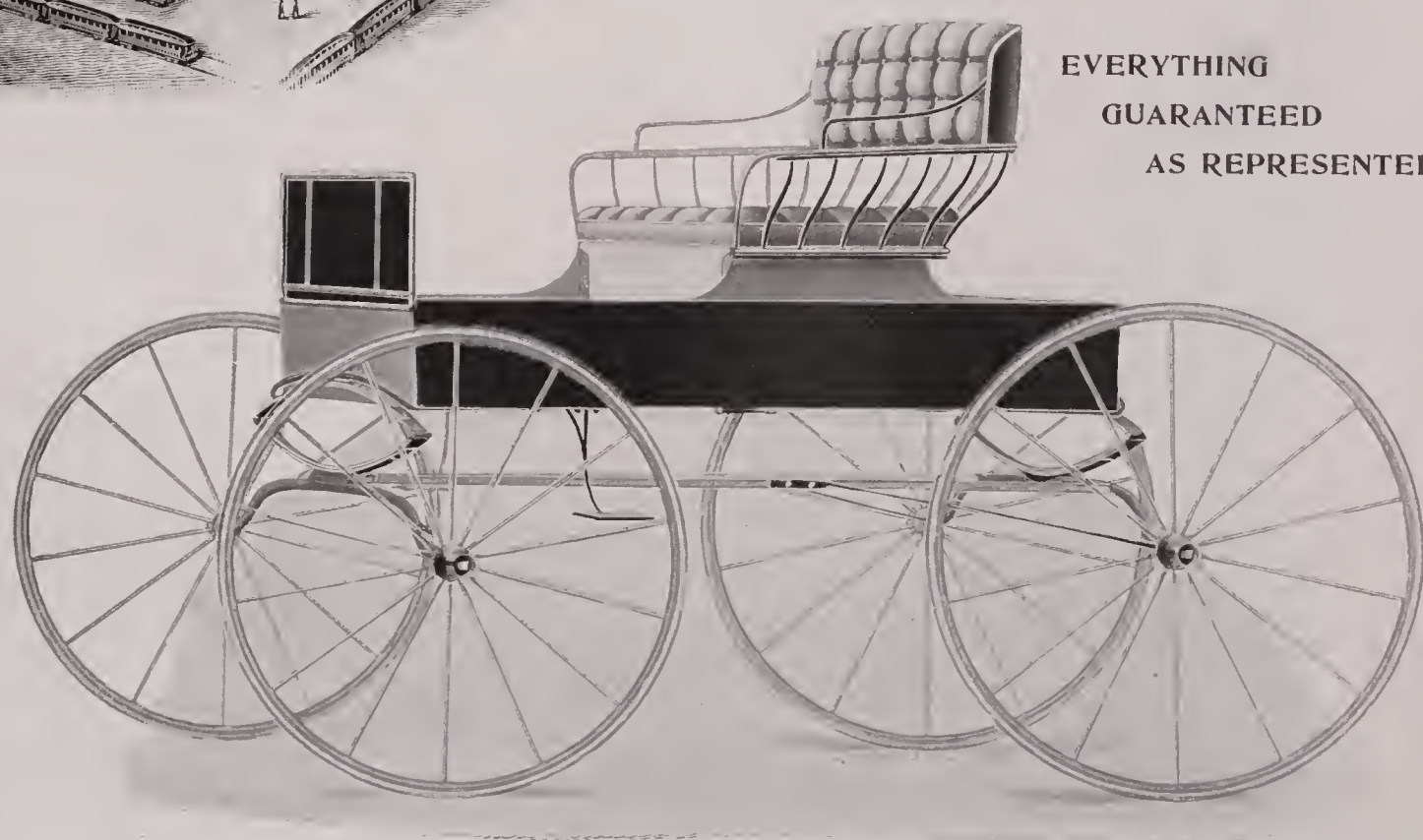
INCORPORATED

OWENSBORO, KENTUCKY

WHOLESALE MANUFACTURERS OF

Pleasure Vehicles

EVERYTHING GUARANTEED AS REPRESENTED



EVERY JOB

is made of the finest materials money can purchase, and is right up to the moment in design : : : : :

How does this style strike you as a summer novelty?

Send for catalogue, or call on

T. J. TURLEY & CO.

...CITY AGENTS...

OWENSBORO, KENTUCKY

RESIDENCE OF MR. LA VEGA CLEMENTS

RESIDENCE OF MR. J. W. SLAUGHTER

T. J. TURLEY & COMPANY

THE accompanying cut is a fair representation of the large house of T. J. Turley & Co., of our city, wholesale dealers in Vehicles, Implements and Field Seeds. It will be noticed that this concern, which is composed of H. B. Phillips and T. J. Turley, have five branch houses in addition to their house in Owensboro. Their Third Street house is managed by R. G. Jesse, a Daviess County boy; their Hartford house is managed by E. E. Birkhead, another Daviess County boy, assisted by J. G. Keown, salesman; their Rockport house is managed by W. F. Hafendorfer, also a Daviess County boy, assisted by J. D. Zacheritz, salesman; their West Louisville house is run by A. C. Clark; the Maceo branch by G. H. Nantz. Mr. Turley reports that all these houses are in a flourishing condition, due to the large stock of the best implements and vehicles they can buy, together with the hustling young men that this firm has educated up to the business since they came.

During the past twelve months they have transferred close to one-hundred car loads for these different concerns.

This firm's largest line is the buggy business, as they have their own brand, the "Ideal," of which they will market this year something over one thousand vehicles, all of this work being made by the best factories in Owensboro, (which is second to none on medium and high priced vehicles), enables these people to sell one of the best buggies in Western Kentucky, at the same time keeping a large amount of money in Owensboro. Their motto is, small profits, quick sales and plenty of them, together with, nothing is too good but what can be had if you will go after it hard enough, is certainly building up a mammoth business in our midst.

At their Daviess street house will be found J. D. Hays, manager of credit department; R. B. Flaherty, salesman; F. H. Wilkerson, salesman; E. A. Turley, salesman; Arthur Daniel, salesman;

Mr. Turley came to Owensboro March 1st from the Deering Harvester Co., Louisville, Ky., where he had been their general agent for the preceeding four years; took half interest with H. B. Phillips, of this city, and formed the above partnership. This firm's business has grown until it is now running at the rate of one-quarter of a million dollars in point of annual sales. In connection with their regular business, they have a large transfer warehouse on the L. H. & St. L. railroad, which is capable of taking care of forty or fifty cars. These people are transfer agents for Arbuckle Bros., New York; International Harvester Co. of America; Stoddard Mfg. Co., Dayton, Ohio; Missouri Moulding and Plow Co., St. Louis, Mo.; Mitchell & Lewis, wagon manufacturers, Racine, Wis.; Fish Bros. Wagon Co., Racine, Wis.; Oliver Chilled Plow Works, South Bend, Ind.; Vulcan Plow Co., Evansville, Ind. R. C. Calhoun, salesman; Miss Melissa May, cashier and bookkeeper, assisted by Miss Merle Rumage, assistant bookkeeper and stenographer. Their warehouse is in charge of H. A. Lashbrooks and L. H. Head.

Viewing the two proprietors from a personal standpoint, Mr. Phillips, who has been in our midst for the last twenty years, is known to be one of the best business men in Owensboro; has always been a hard worker, and through his good management has made for himself and his house a reputation that will long be remembered in our city. Mr. Turley, started in business for himself at an early age, on account of loss of parents, and by applying himself very close to his business, has demonstrated throughout that period of his life to his employers and partners that he is capable of holding up his end of the line, and enjoys the reputation of making everything go that he has ever taken hold of.

RESIDENCE OF MR. J. H. DITTO
(UNDER CONSTRUCTION)

RESIDENCE OF MR. W. H. NALL

WM. H. NALL

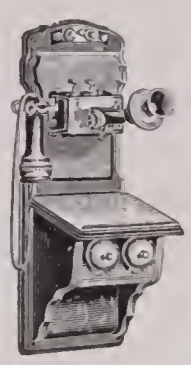
Contractor for House Painting. In this line of business for twenty years. The best workmen employed. Satisfaction guaranteed.

Owensboro Home Telephone Company

MISS JENNIE SAMPLE

Chief Operator of the Owensboro Home Telephone Co., the most popular and efficient telephone operator in Kentucky.

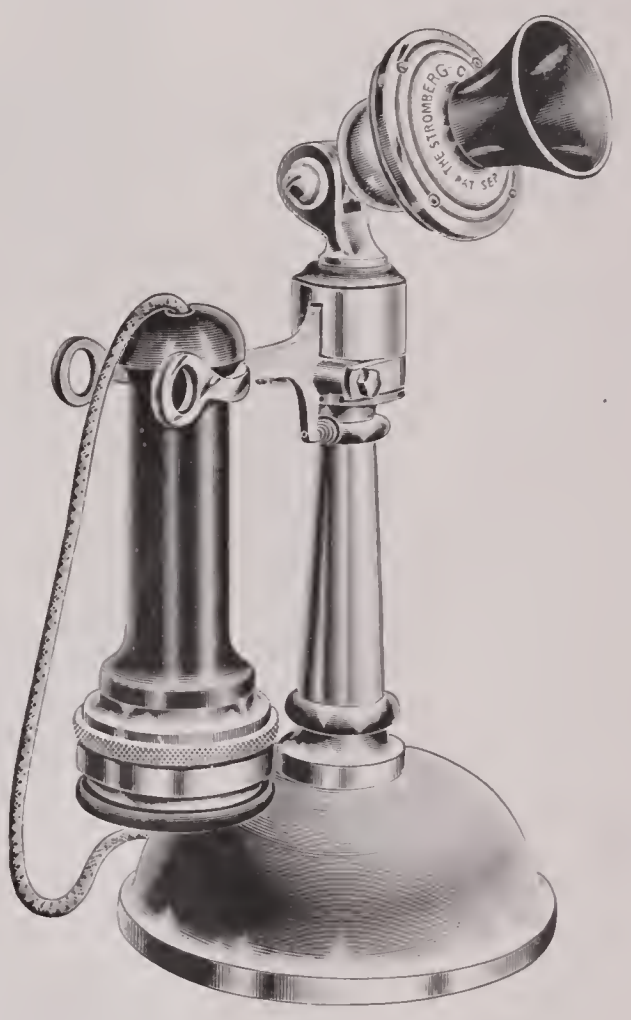
Nothing better indicates the public spirit of a town than the telephone service it demands and patronizes.



The Owensboro Home Telephone Co. (independent) is now serving one thousand subscribers with a modern Central Energy System, equal to any in the United States.

Its long distance service is extensive and being constantly extended.

Owensboro citizens should patronize an Owensboro company.



DESK PHONE

OWENSBORO HOME TELEPHONE Co.

ST. ANN AND FOURTH STS.

A NEW ENTERPRISE

Did you ever make an estimate of the amount invested in the old machinery you are not using? Did you ever consider that some one would be glad to pay you a fair price for this idle machinery? **Now you are up to the new enterprise!**

By placing your second-hand goods with us we advertise it and find you a buyer. Engines, Boilers and Saw Mills. In fact, we sell new machinery of every description. Call and see us.

MACHINERY STORED AND REPAIRED.

Owensboro Machine & Supply Co.

HOME PHONE. TENTH ST. AND OGLESBY AVE.

RESIDENCE OF DR. J. C. HOOVER

RESIDENCE OF MR. W. R. BATES

KENTUCKY TYPES OF BEAUTY

Banking and Business Interests

THE following is the response of Mr. E. T. Franks to the toast, "Banking, Manufacturing and Business Interests of Owensboro," delivered at a banquet tendered the business men of Owensboro by Mr. W. E. Parrish at the Rudd House last Thursday evening:

When my friend, Mr. Parrish notified me that he wanted me to respond to the toast, "Banking, Manufacturing and the Business Interests of Owensboro," I wondered what I could say on the question of banking, except from the standpoint of the borrower.

I represent the man on the outside looking through the wicket at the cashier as he glances over the acceptance, asking himself the question: Is the collateral good, or do the names attached to the the paper represent the amount asked for in the pleadings? If that represents banking, I am a thoroughbred.

The city of Owensboro has nine banks and one trust company. While many of them are old and well established institutions, none of them pay their stockholders less than six per cent. annually, and some of them pay as high as twelve per cent. The total capitalization of the banks of the city of Owensboro is $817,000, while they have on deposit in their vaults $3,500,000. These banks employ in the way of cashiers, tellers and bookkeepers about forty-one persons, with an estimated weekly pay roll of about $1,200. Until recently the banks of Owensboro had more money on deposit than Henderson, Hopkinsville and Paducah combined, but during the last few months Paducah has increased her deposits until the three cities combined over-reach Owensboro about one-half million.

Paducah has on deposit $2,000,000, Henderson $1,250,000, and Hopkinsville $750,000, making a total of about $4,000,000, while Owensboro alone has about three and one-half million. These figures make it easily understood how it was that the Owensboro banks went through the panic of 1893-4-5 and 6 without the loss of a single one, or asking assistance from other institutions.

For the banks to pay the rate of taxation as charged in this state, together with their operating expenses, and then pay their stockholders from six per cent. to twelve per cent. in dividends, I realize that I am not the only poor, unfortunate fellow who looks through the wicket during the 307 banking days in the year. But, after all, the banks are the great thermometers that mark the commercial advancement of the community in which they are located.

OWENSBORO BANKING CO.

I haven't a doubt in the world that if some of the capital now invested in banks were invested in manufacturing institutions instead, it would not only be better for the city, but would result in larger dividends to the investors.

In tobacco Owensboro is the second largest strip market in the world, to say nothing of the American and Continental factories.

Outside of Jefferson, Daviess county produces more whiskey than any one county in the state; and her people may well be proud of the product and its wonderful achievements. It goes wherever grass grows or water runs. In less than sixty days after Admiral Dewey's guns had quit roaring in Manila bay Owensboro whiskey was being administered to the sick Filipinos in the city of Manila. It carried off the blue ribbon at the Paris exposition, and it is now being used in the hospitals of the army and navy of the United States.

The great cellulose plant, of which we boast, is now manufacturing into a valuable product that which at one time was considered absolutely worthless to the farmers of our country. They are not only supplying the demands of this country, but this product is to be found in the iron clads of nearly all of the first-class nations of the world. Fortunately for us, the Spanish fleet in Santiago was not lined with a product manufactured at Owensboro, Ky., or I fear the victory achieved by Sampson, Schley and Evans would not have been so complete in the second naval battle known to modern history.

BUSINESS INTERESTS.

The whiskey business and the cellulose plant, which are the greatest in the city of Owensboro (or at least employ more money) we have more than twenty other manufacturing establishments with a paid in capital of $1,422,400, employing 1,359 persons, with a weekly pay roll of more than $9,000, manufacturing various kinds of products which not only go into every state and territory in the union, but her electrical goods are lighting the far away isles of the sea. Owensboro wagons helped to carry Gen. Shafter's supplies from the ship landing to his headquarters on San Juan hill; her buggy market is the largest in the south, and one of the largest in the United States, and is still growing.

You will notice from the statistics given, which are practically correct, that the banks of Owensboro have a capitalization of $817,000 and employ not exceeding forty-five persons, while her manufacturing institutions, outside of the tobacco, whiskey and cellulose plants, have a paid in capital of $1,422,400 and employ 1,359 laborers. That is why I say that it would not only be better for the investors, but a great deal better for the community, if some of the capital now invested in banking should be transferred to that of manufacturing. In banking it takes practically $20,000 to employ one person, while in the manufacturing business it only requires $1,000. Some may argue that your investments are more safely secured in banks than if invested in manufacturing, and that the dividends are surer. In one sense of the word that is true, while in many others it is not. While the dividends from our banks have been phenomenal, I can show greater dividends from some of our manufacturing institutions than any bank in the city or in the entire state. I believe that the bank officers who can earn eight per cent., ten per cent. or twelve per cent. in a bank can as easily earn twelve per cent., fifteen per cent., or twenty per cent., in the manufacturing business. Show me a manufacturing city and I will show you a city where its diversified interests are in a healthy condition.

It is impossible to rent a business house in the city. Our merchants have outgrown their old stands and are building new and more extensive ones. Every man in the city who wants to work has employment and is getting good wages. More new buildings are under construction today than at any other period in the history of the city. In banking and manufacturing business Owensboro is the second city in the state. In ten years, if the same interest is manifested which has characterized her business men for the last seven years, Owensboro will be the second city in population.

FIRST NATIONAL BANK

THE OLDEST
UNITED STATES DEPOSITORY
IN OWENSBORO

FIRST NATIONAL BANK

HAVING the honor of being one of the oldest financial institutions in the city and the one which has handled more internal revenue for the United States government than any other bank in this part of the country, is a condition of which the First National Bank may well feel proud. Not only is it the oldest institution of its kind in this city, but today it is the strongest, and is looked upon by all as a financial institution of Herculean strength. The First National represents and succeeds to the business of the old Planters' Bank, originally organized April 1, 1864.

With a capital stock of $137,900, with a surplus and undivided profit of $34,832, this institution carries on a general banking business which in itself is very large. Through the excitement of war times with the inflated currency followed by the risks of resumption, the panics of '72 and '73 and the financial depression of '93 and '94 this bank has maintained its character as a safe and successful institution and it stands today the most substantial institution of its kind in the city of Owensboro.

The officers who direct the policy of the First National Bank are: E. W. Wood, President; A. Rosenfeld, Vice-President; Wolfred Carico, J. D. Powers, Phil. T. Watkins, Cashier, constituting the board of directors it would be hard to find a safer or more reliable institution within the confines of Owensboro.

Owensboro Savings Bank & Trust Co.

SAVINGS BANKS in any community are popular and well supported institutions, for they offer to even the humblest toiler the same advantages that are given the rich in regard to banking, but most of all to the saving of what is earned.

Best shown by its remarkable growth is the hold of the Owensboro Savings Bank & Trust Co. on the confidence of the people, for since its inception, which dates back to 1871, it has opened thousands of accounts and has now on deposit over $665,000. The success of this bank of the common people is little short of phenomenal, and it was the rapid strides made by it that led to the establishment of other banks with which Owensboro is so numerously supplied.

The reputation which the Owensboro Savings Bank & Trust Co. has made for safety and confidence is largely attributed to the inflexible rule to make loans only on the best security. It is no doubt also greatly attributable to the fact that the stockholders are liable to the depositors for $100,000. As they are all well-to-do and well-known business men, it is easy to see that this bank is one of the best protected institutions in the country. This bank is housed in its own building, one of the best and handsomest structures in the city, and there it carries on a general banking business. They have inaugurated the "Ideal Savings System," and deposits made in this department bear five per cent. per annum. Deposits received from one dollar up.

It is such an institution as the Owensboro Savings Bank & Trust Co. that appeals to the common people. They have a large patronage among the farmers of this section, the most of whom make it their depository. Banking by mail has been made a feature, and now deposits can be sent from any point in the United States or Canada. They have customers living in fourteen States and Canada. The roster of officials is sufficient guaranty of its standing, and the past record it has made speaks louder than any words of ours.

It is the strongest evidence of the bank's solidity that it has existed so long and without a ripple in its affairs. No stronger recommendation could be brought forward. It is a well-earned triumph.

The officers of the bank are: T. S. Venable, President; Jas. H. Parrish, Vice-President; A. L. Parrish, Cashier; W. H. Owen and J. Otis Parrish, Assistant Cashiers, with the following Board of Directors: Geo. Parrish, T. S. Venable, James H. Parrish, W. S. Wilson, W. H. Owen, A. L. Parrish, J. Otis Parrish, W. E. Parrish, I. N. Parrish. The capital stock is $100,000.00 and surplus $12,000.00.

The commercial department of the Owensboro Savings Bank & Trust Co. is thoroughly equipped, having every facility for the transaction of the business of the merchant, the farmer and the trader, as well as all others who have need of its advantages. In this department they receive deposits from one dollar up, subject to check at any time. For such deposits they pay nothing, charge nothing, but make themselves responsible for safe keeping and return to owner. They furnish deposit and check books and solicit the accounts of merchants and individuals, whether their transactions be large or small. Do not think because your account is small that this bank will not want to bother with it. Open an account and see the great advantage it is to you. Deposit all you receive and give checks for all you pay out and in this way keep a record of all the cash besides getting a receipt for every bill you pay.

All the men connected with this institution have had extended experience in business and are upright, reliable and conservative. Mr. J. H. Parrish is the Vice-President, Mr. A. L. Parrish is the Cashier, W. H. Owen and J. Otis Parrish, Assistant Cashiers, and upon their shoulders largely devolves the active management of the institution. They are thoroughly qualified for the position, and besides being among the best known citizens of Owensboro, they are respected by every patron of the bank.

OWENSBORO SAVINGS BANK & TRUST CO.

This bank began business in the year 1871 as the Owensboro Savings Bank, with a capital of $25,000.00. It has added $75,000.00 to the capital stock from accumulated surplus by declaring three stock dividends of $25,000.00 each, making a total capital $100,000.00, as follows: Declared April 18, 1883, stock dividend $25,000.00, making capital $50,000.00; December 31, 1890, stock dividend $25,000.00, making capital $75,000.00; December 31, 1900, stock dividend $25,000.00, making capital $100,000.00.

In addition to this, stockholders have received an average annual dividend of ten per cent. on and after each increase of capital stock. All this accomplished in thirty years.

On account of the termination of their charter they reorganized on January 2, 1901, as the Owensboro Savings Bank & Trust Co., since which time they have declared four semi-annual dividends of five per cent. each, and have now (January 1, 1903) a surplus fund of $12,000.00 and undivided profits $1,707.39.

The National Deposit Bank of Owensboro Kentucky

OFFICERS

JAS. WEIR, President
F. T. GUNTHER, V.-Prest
C. C. WATKINS, Cashier
M. C. STUART, Asst. Cashier

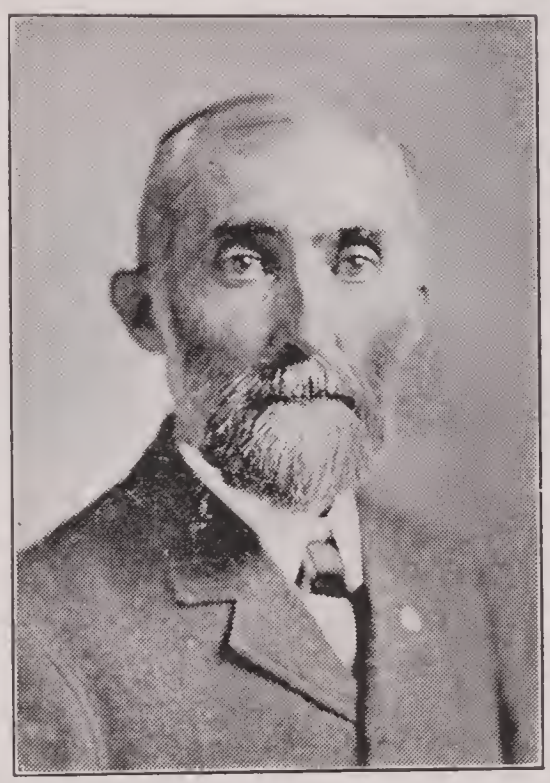
DIRECTORS

Jas. Weir, F. T. Gunther,
R. S. Hughes, A. C. Tompkins,
Jas. Wile, H. B. Phillips,
E. G. Buckner.

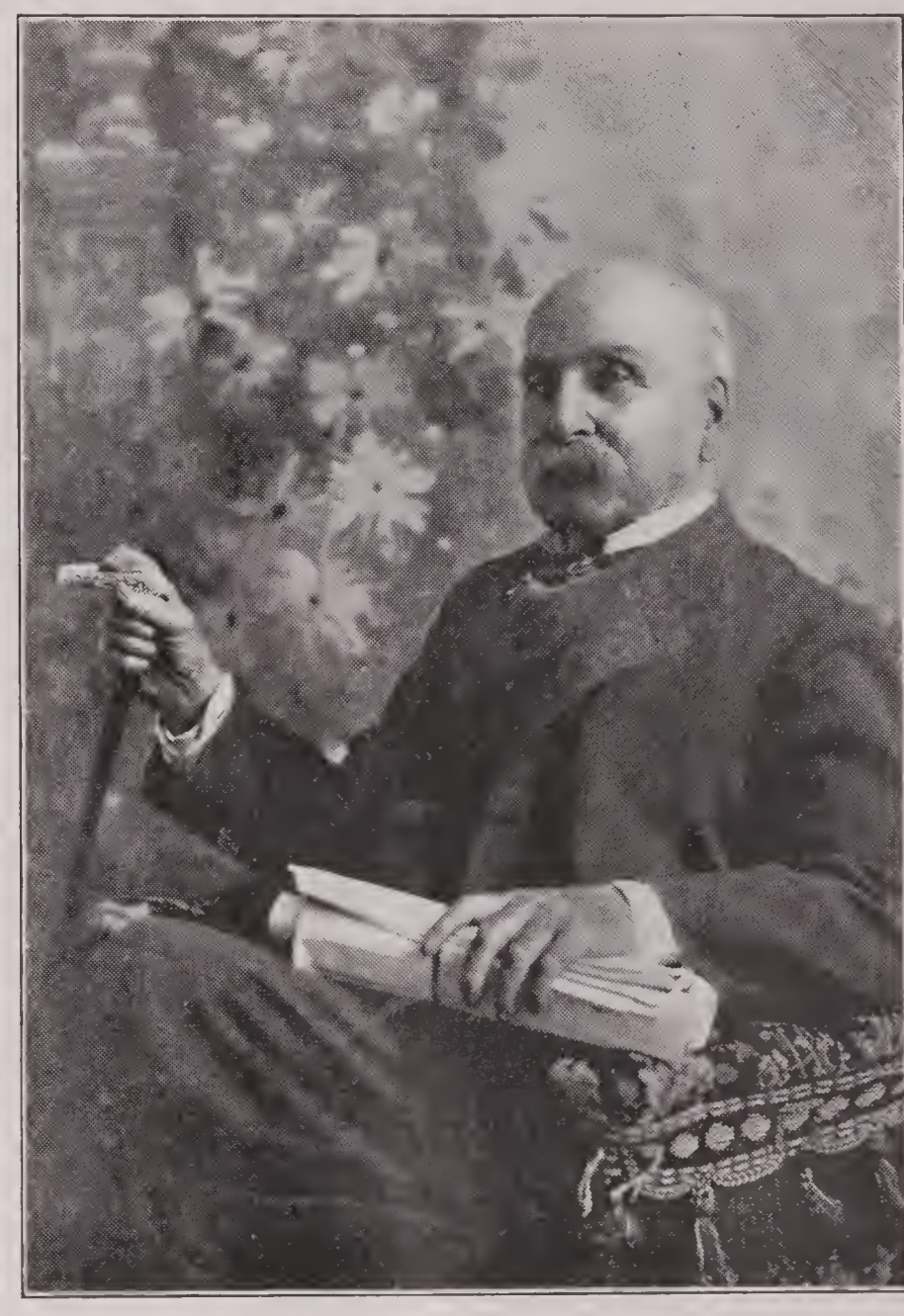
F. T. GUNTHER, V.-PREST.

Its existence has been a series of successful years beginning with paid in Capital of $15,000 it has increased to a Capital of $325,000, besides surplus fund and undivided profits of $51,000 after paying its shareholders $712,000 in dividends.

It is always abreast of the times, but conservative, pursuing a legitimate banking business. It solicits desirable accounts of banks, corporations, merchants and individuals. It pays interest on time deposits.

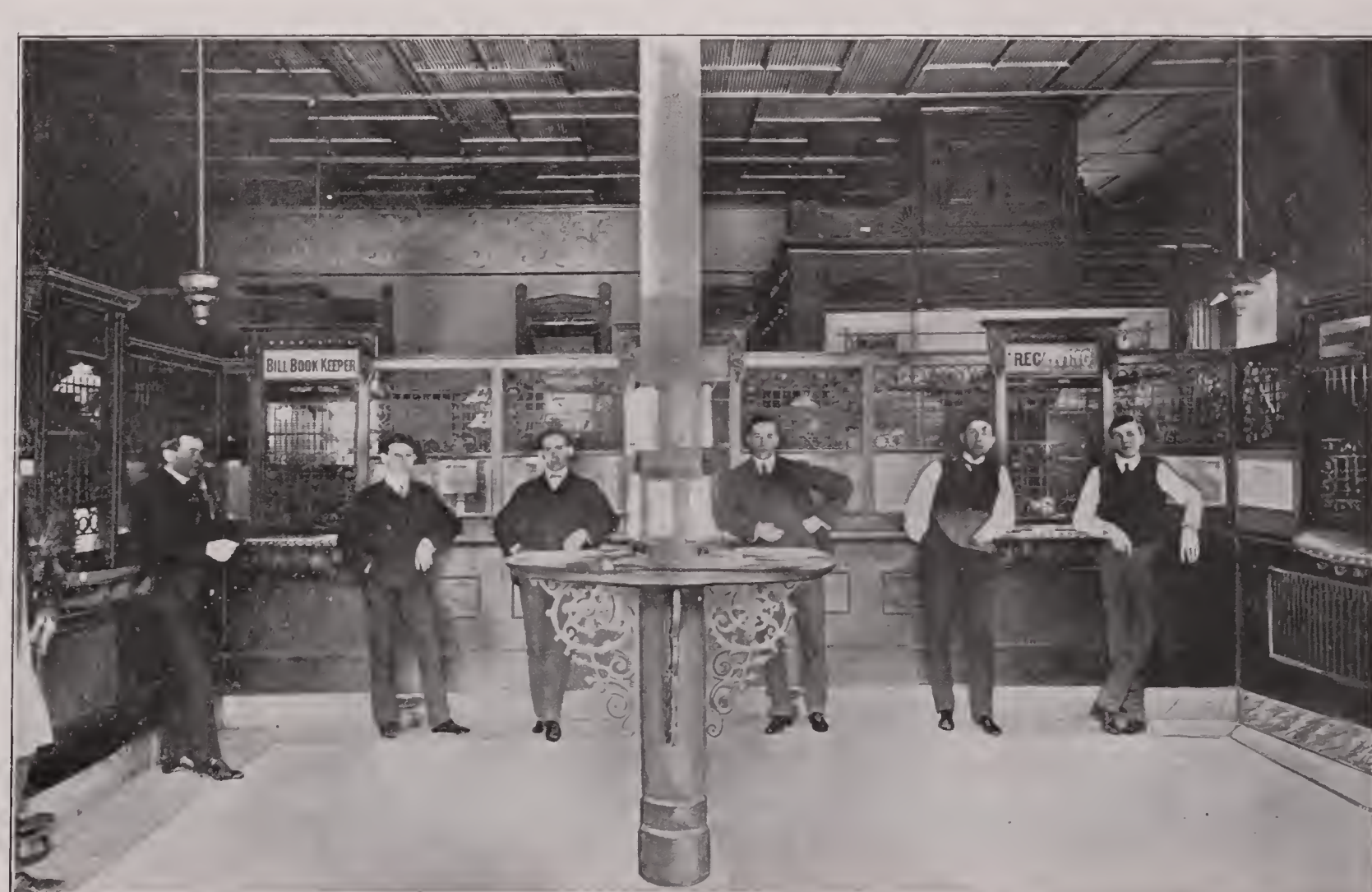


C. C. WATKINS, CASHIER.



JAS. WEIR, PRESIDENT

NATIONALIZED 1898



INTERIOR OF BANK

ORGANIZED AS STATE BANK 1859

ST. ANN, LOOKING SOUTH FROM MAIN

T. S. ANDERSON, Prest.
W. F. HUNT, Cashier.

DAVIESS COUNTY BANK & TRUST CO.

114 W. Third St.,
OWENSBORO, KENTUCKY.

Cash Capital, . . . $50,000.00

A general bank and trust company business transacted. Deposits received from one dollar up. Interest paid on time certificates of deposit and in our savings department. Our Mortgage Certificates of Deposit are the best things for absolute safety and profit. Call or write for full particulars. Money loaned on real estate in Daviess County, and on good collateral and names. We are authorized by law to act as administrator, executor, guardian, trustee, etc. If appointed executor we draw up wills and keep them safely without charge.

Directors: T. S. Anderson, Eldred Crabtree, J. J. Griffin, T. S. Venable. Your business solicited. All business confidential.

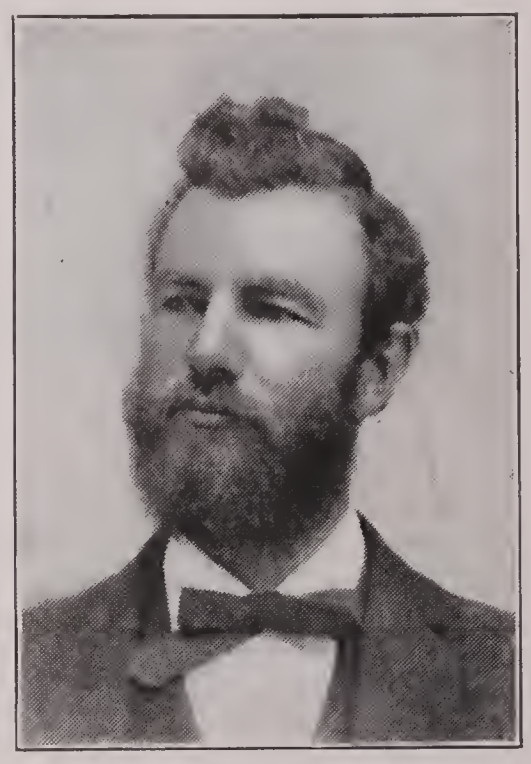
Owensboro's Most Prominent Attorneys

LOUIS IGLEHART

YEWELL HASKINS

HON. J. D. ATCHISON

R. E. BERRY



ELLIOTT MASON

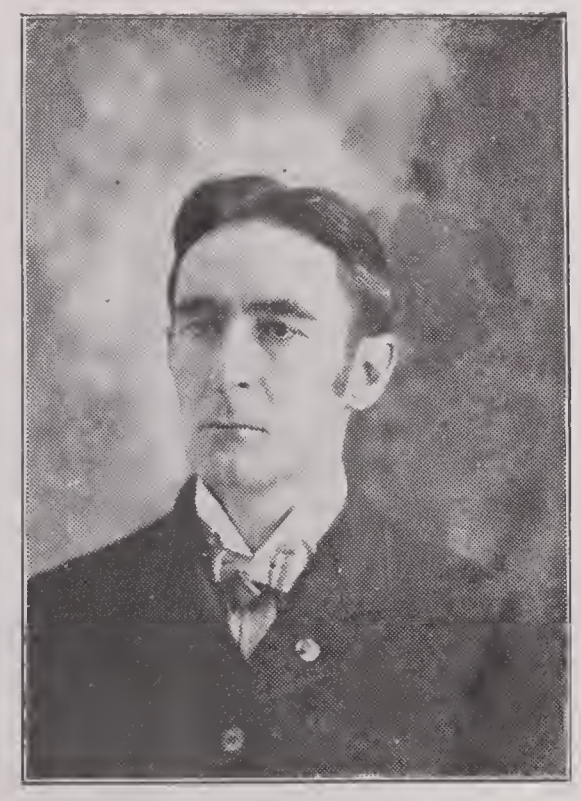
JNO. KIRK

JOHN KIRK was born at Habit, Daviess County, August 25th, 1877. He received his primary education in the public schools, was graduated from the Southern Normal College at Bowling Green, Kentucky, in 1898, studied law under Miller & Todd of Owensboro and was admitted to the bar in June 1901. In the same year he formed the partnership of Cottrell & Kirk and has since been actively engaged in the practice of his profession. He is a Mason.

W. E. AUD

J. F. COTTRELL

JOSEPH F. COTTRELL was born in Yelvington, Daviess County, May 15th, 1874; was left an orphan at the age of three years. He was graduated from the Southern Normal College of Bowling Green, Kentucky, in 1898 with the degree B. S. and immediately began the study of law. In April 1900 he was admitted to the Owensboro bar, formed the partnership of Cottrell & Kirk and has since been practicing his profession. He is a member of the Masonic fraternity.



LA VEGA CLEMENTS

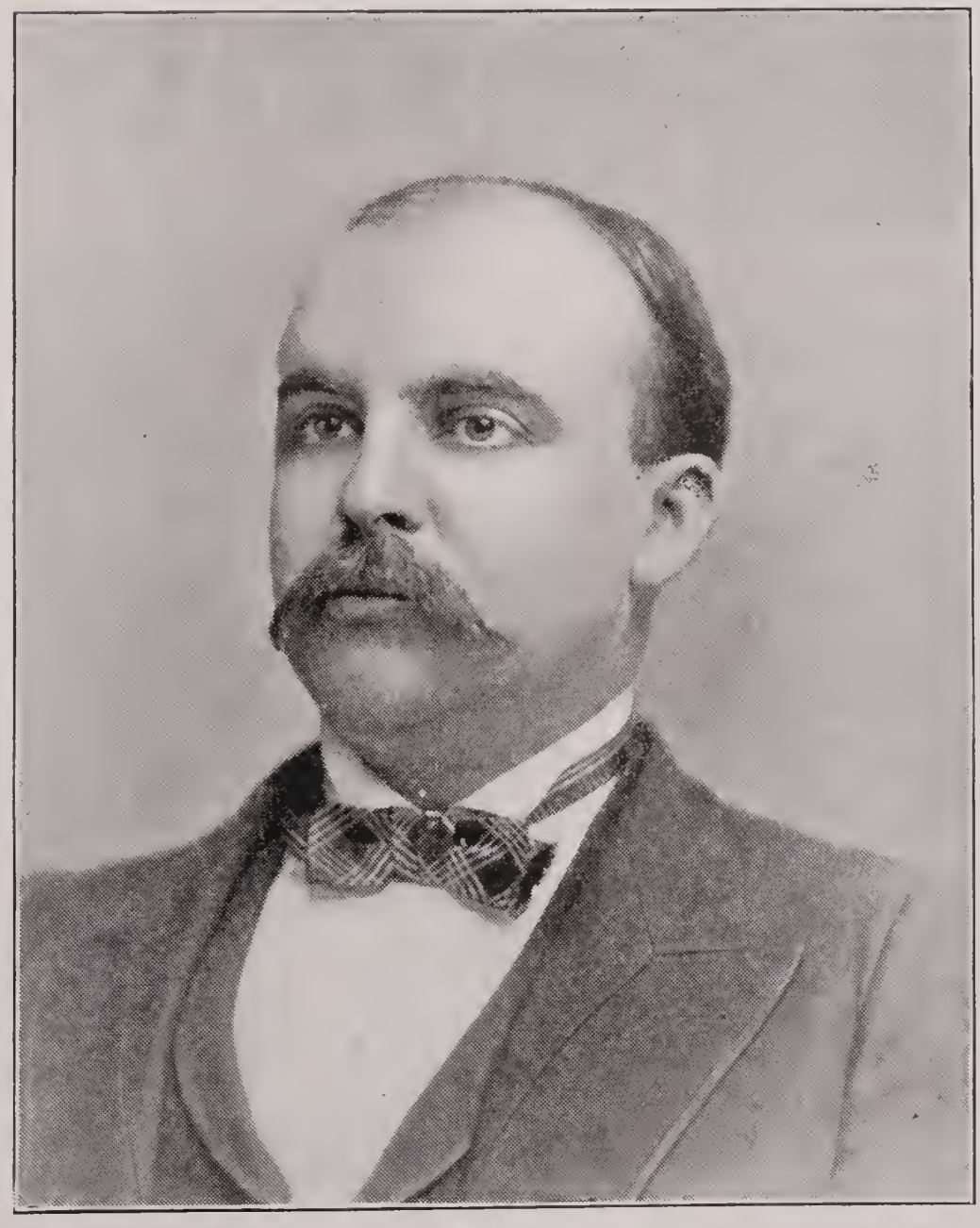
LA VEGA CLEMENTS, County Attorney of Daviess County, is a young man of first rate ability and with a splendid record as a public servant. The duties of his office are onerous and call for ability of a high order, but he has always discharged them with conspicuous success. His friends expect him to take a high place among the public men of the country, and cannot believe that they will be disappointed.

HON. L. P. TANNER

JAS. P. SKILLMAN—born February 22nd, 1870. Literary course class 1892 Centre College, Danville, Kentucky. Class of 1896 Law Department University of Michigan, Ann Arbor, Mich. Practicing 1896; came to Owensboro from Cloverport, April 1st, 1901.

JAS. B. CLARK

RESIDENCE OF MR. JAS. B. CLARK



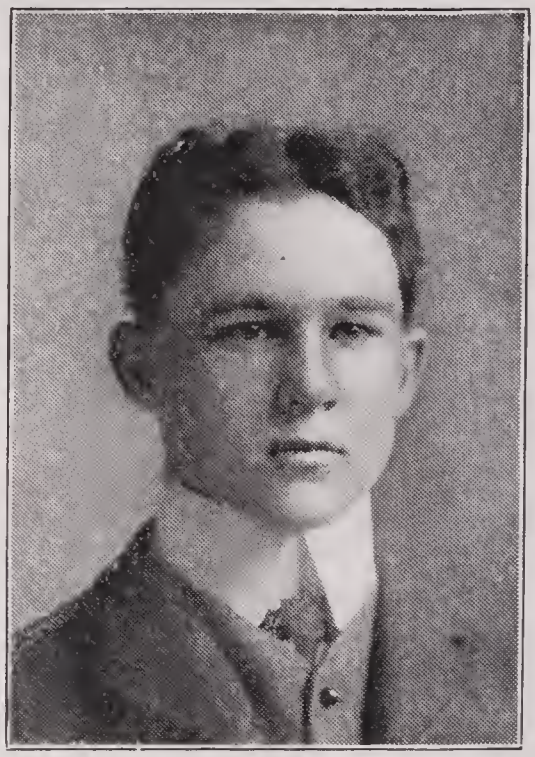
HON. JOSEPH STIRMAN

JAMES B. CLARK was born near Rome, Kentucky, the son of Mr. and Mrs. R. M. Clark, and brought up on the farm to labor and to toil. He entered St. Mary's College, near Lebanon, Kentucky, in 1884, taking the degree of B. S. in 1888. In 1890 he traveled a year in Europe, and took the degree of A. B. in 1892. He attended St. Mary's Academy, Baltimore, in 1893, and the following year the degree of A. M. was conferred on him. He learned nine languages, and taught drawing, painting, architecture, mathematics and languages, in college, in part payment of his tuition. In 1895 he entered the office of Sweeney, Ellis & Sweeney, as a student, became their stenographer, and remained there until he was admitted to the bar, in 1898. In 1899 he married Miss Susie A. Hayden, daughter of W. J. Hayden, of this city. He was the Treasurer of the Goebel Club, and the Secretary of the Bryan and Beckham Club, and is the present Auditor's Agent for Daviess County. He takes a great interest in educational affairs, and in the welfare of the people in general. He has surmounted many difficulties, and we wish him the success he merits.

COUNTY OFFICIALS

JUDGE H. M. HASKINS

SAM W. BEDFORD



BEVERLY HASKINS

MR. BEDFORD was born in Washington County, December 7th, 1861. His boyhood was spent in Daviess County and a number of years ago he removed to Fulton, Kentucky. In a short time he obtained such a hold on the people of that thriving place that he was elected mayor. His administration was most successful and he started the little town on a course that has made it the best and busiest place of Western Kentucky. Returning to Daviess County he was almost immediately elected Circuit Court Clerk, an office which he now holds with credit to himself and satisfaction to the people.

JOSH T. GRIFFITH

JOHN ASHBY, JAILOR

Young Men's Christian Association

of Owensboro, Kentucky

BOARD OF DIRECTORS

S. W. Anderson, President
J. G. Delker, Vice President
W. F. Hurt, Treasurer
M. W. Newton, Rec. Sec'y
R. E. Mitchell, Gen'l Sec'y

Y. M. C. A. BUILDING

EXECUTIVE OFFICERS

W. P. Howard,
J. M. Vaughn,
I. N. Parrish,
C. M. Scott,
L. H. Hudson,
McHenry Rhoads,
H. W. Miller,
W. F. Hayes,
Roy Gilbert,
J. D. Reeves,
J. A Harris,
R. E. Griffin, M. D.
Consulting Physician

History of the Owensboro Association

THE organization of the Young Men's Christian Association was one of the most important results of the first series of revival meetings held here by Rev. Sam P. Jones and Rev. Geo. R. Stuart. These meetings were held in May, 1893, and shortly after that time the Association was formed.

Mr. Isaac N. Parrish was the first President and Mr. E. C. Baldwin the first General Secretary. The Association occupied rooms at the corner of Third and Allen streets where it remained until its present home was completed.

At the second great religious revival held by Jones and Stuart in the spring of 1895, the idea of securing a permanent home for the Association was conceived and on the last night of the revival a public collection of over $22,000.00 was subscribed. In a few days this was raised to $25,000.00. Before this Mr. W. A. House had succeeded Mr. Baldwin as General Secretary and Mr. M. D. L. Martin had succeeded Mr. Parrish as President. Mr. House remained until the Building movement had been fully completed in February 1893. In the meantime Mr. Jas. H. Parrish and Mr. E. H. Clarke had successively held the position of President.

R. E. MITCHELL, SECY.

In the fall of 1898 Mr. House was succeeded by Mr. C. R. Boucher, who held the position of General Secretary till the election of the present incumbent Mr. R. E. Mitchell in December 1901, and during the same time Mr. Geo. H. Cox and Mr. W. Foster Hayes served successively as Presidents.

Since occupying the present building, the Physical Work of the Association has demanded the employment of a physical director and this position has been held successively by Messrs. Alfred Roetkin and E. U. Cave, and Prof. Arthur Leland.

Undoubtedly no form of religious effort is more successful in reaching young men and boys than that done by Y. M. C. A. Its object is the all around development of the young man in body, mind, and morals. This is accomplished thru a well equipped gymnasium in which classes in physical education are held for business men, students, young men, and boys. Physical examinations are made of the men so that work may be given suited to their needs, their measurements are made and put on a chart comparing them with other young men. Shower and tub baths are furnished members free.

Thru the reading room, library, and popular lecture course the mind of the young is trained and improved.

The moral and spiritual life is aided by the religious tone of all departments of the work, also by gospel meetings, Bible classes and the personal association and friendship of christian young men.

The fundamental object of the Y. M. C. A. is "spread the Kingdom of Christ among young men thru the consecrated efforts of young men."

The Association aims to furnish a home like place in which young men who are away from home may spend their leisure hours with pleasure, safety and profit.

Part of the running expenses of the institution are paid by the annual membership fee of $5.00 and the rest by private subscription.

The Churches of Owensboro

THE PROTESTANT CHURCHES OF OWENSBORO

HERE commercial and religious advantages go hand in hand. The beauty and business of the city render it one of the most delightful places of residence to be found; but when these are accented by the number, importance and influence of the churches, Owensboro feels justly proud of the position she occupies.

As a rule all the churches are well attended, so much so that visitors and strangers spending Sunday in the city are led to comment on the unusual interest manifested in matters of religion. It is pre-eminently a church going community.

Besides the three Catholic Churches and the Jewish Synagogue, there are eleven Protestant Churches and four missions. The following bodies are represented: Baptist, Methodist, Christian, Presbyterian, Cumberland Presbyterian, German Evangelical and Protestant Episcopal.

The Baptist Church has three congregations, with 1900 communicants; the Methodist Church two congregations, with 1150 communicants; the First Presbyterian, Fourth Street Presbyterian, and Cumberland Presbyterian churches have a membership of 900; the Christian Church, 600; the German Evangelical, 350; and the Episcopal, about 100. The total membership of the Protestant churches is about 5000, number of pupils in the Sunday schools, 4000, and number of members of the Young People's Society, nearly 1000.

The Church buildings are modern in appointments and excellent specimens of architectural art. The First Presbyterian, German Evangelical, and Third Baptist congregations have new buildings, and are among the handsomest in Kentucky. The latter has probably the largest church auditorium in the State. The new Christian Church, which is now in process of erection will be completed this year, and will be the handsomest church edifice in western Kentucky. The building will be of stone and will seat 1400 without chairs. The total seating capacity of these churches is not far from 8500.

REV. R. H. CROSSFIELD

CHRISTIAN CHURCH

The following pastors serve the community in these pulpits: Rev. E. Pendleton Jones, First Baptist; Rev. P. T. Hale, D. D., Third Baptist; Rev. H. E. Gabby, Walnut Street Baptist; Rev. L. H. Hudson, First Presbyterian; Rev. E. E. Smith, Fourth Street Presbyterian; Rev. W. P. Thurston, Cumberland Presbyterian; Rev. R. H. Crossfield, Ph. D., Christian; Rev. T. R. Kendall, D. D., First Methodist; Rev. B. M. Currie, Main Street Methodist; Rev. W. A. Bomhard, German Evangelical; Rev. W. K. Marshall, Trinity Episcopal.

Union services are held on various occasions, when the churches come together to demonstrate how good and how pleasant it is for brethren to dwell together in unity. The union evangelistic services which have been conducted in the last few years, by Rev. Sam. Jones, Dr. J. Wilbur Chapman, and Rev. B. Fay Mills, have proved of great spiritual power to the city.

The ministers of the city are held in high esteem by their parishioners and the community. Long pastorates are the rule rather than the exception. In a word, no city the size of Owensboro offers better moral and spiritual advantages, or a better atmospnere for those religiously inclined.

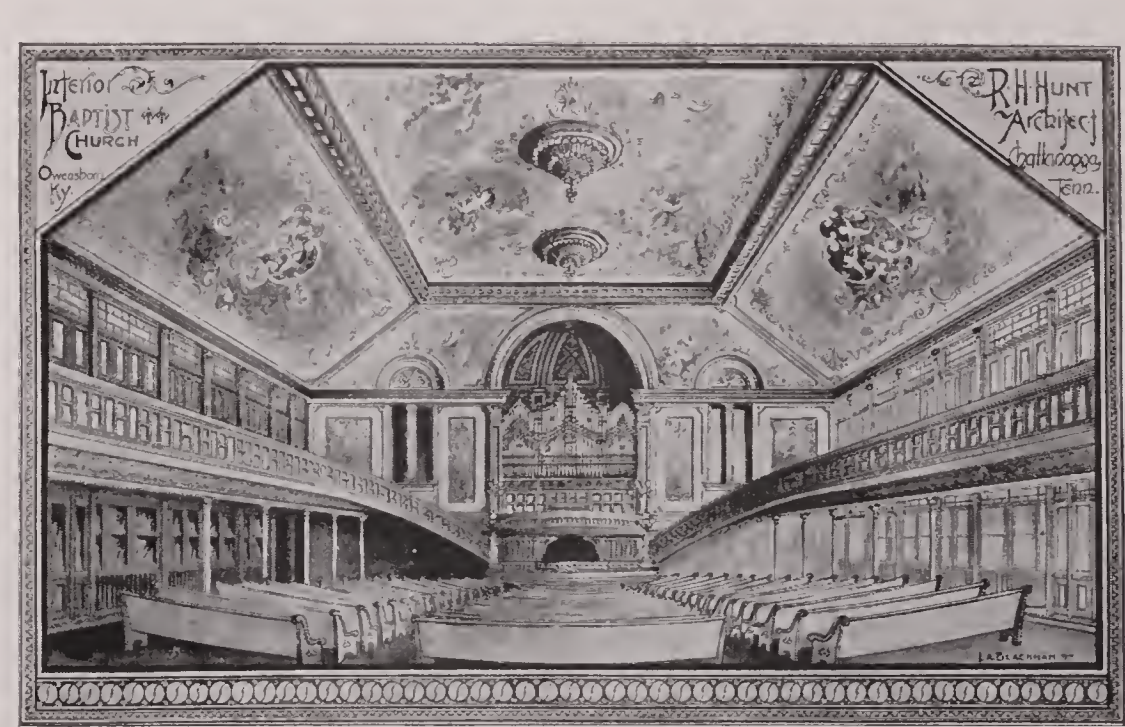
THIRD BAPTIST CHURCH

The plant cost over $45,000.00. Seating capacity 2,600. More than a score of rooms can be thrown together in addition to the great auditorium and galleries. This is the largest church auditorium in Kentucky and perhaps in the South. This church is only six years old, but already has a membership of over one thousand —the largest of any denominatton in all this region.

REV. P. T. HALE, D. D.
Pastor of Third Baptist Church

REV. H. E. GABBY
Pastor Walnut Street Baptist Church

He was graduated from the National Normal University, Lebanon, Ohio, and from the Southern Baptist Theological Seminary, Louisville, Ky. He took a special course in literature in the Chicago University. Served the church at Newport, Ark., from his graduation from the Seminary until he came to the Walnut Street Baptist Church, Owensboro, Ky.



INTERIOR THIRD BAPTIST CHURCH

REV. W. P. THURSTON, PASTOR

THE pastor of the Cumberland Presbyterian Church, Rev. William Porter Thurston, is a native of the State of Ohio, but has lived in the "Sunny South" long enough to appreciate the Southern ideals and to love the Southern ways. He was born in the fall of 1860, and belongs to the generation which, having come to middle age 40 years after the Civil War, still feels the enthusiasm of that period while looking forward to the rejuvenated America of the future and loves the heroes on both sides of that struggle while glorying in the unrivaled manhood of a unified nationality. He graduated in 1883 from Ohio Methodism's mecca of culture, the Ohio Wesleyan University, and in a few years was Vice-President of Ashland College, where he received the degree of A. M. An inborn fondness for music led to a study of this art under New York and Chicago teachers, and the fall of 1897 found him in Memphis, Tenn., as a teacher of voice culture and director of the chorus choir of the First Cumberland Presbyterian Church. The doctrines and the policy of this church removed the last objections to the ministry of the Gospel, and in the spring of 1898 he took pastoral charge of the congregation at Covington, Tenn., a mission under care of

CUMBERLAND PRESBYTERIAN CHURCH

Memphis Presbytery. Four years of effort here left, as their happy consummation, a strong and well organized membership, housed in a beautiful brick church. His pastorate in Owensboro began in January 1902, and, as a result of one year's work, shows a harmonious and growing congregation, prosperous in every activity. Under his leadership the young people erected the first denominational headquarters on the Chautauqua grounds and were foremost in the work of the first season. The most important outcome of the year's pastorate has been the founding of a mission in the suburb of Smith's Addition, where a fine membership has already been gathered and a neat house of worship is now being erected.

GERMAN LUTHERAN CHURCH

REV. BOMHARD, PASTOR

ST. STEPHEN'S CATHOLIC CHURCH

M. E. CHURCH, SOUTH

REV. E. S. FITZGERALD, Pastor

REV. O'CONNOR, Asst. Pastor

ST. PAUL'S CATHOLIC CHURCH

MAIN STREET M. E. CHURCH
REV. B. M. CURRIE, PASTOR

REV. B. M. CURRIE

E. E. SMITH, PASTOR

FOURTH STREET PRESBYTERIAN CHURCH.

REV. EDWARD FAHRENBACH

MASSES ON SUNDAY.

From first Sunday in October to fourth Sunday in April, at 8 and 10 a. m.

From first Sunday in May to first Sunday in October, at 7 and 9 a. m.

On Holydays at 7 and 9 a. m.

Catechism at 2:30 p. m.

Vespers at 3 p. m. from October 1st to May 1st. Summer at 7 p. m.

Low Masses in winter at 7:30 a. m. In summer at 6 a. m.

MEETINGS OF SOCIETIES.

First Sunday in each month: Blessed Sacrament Society.

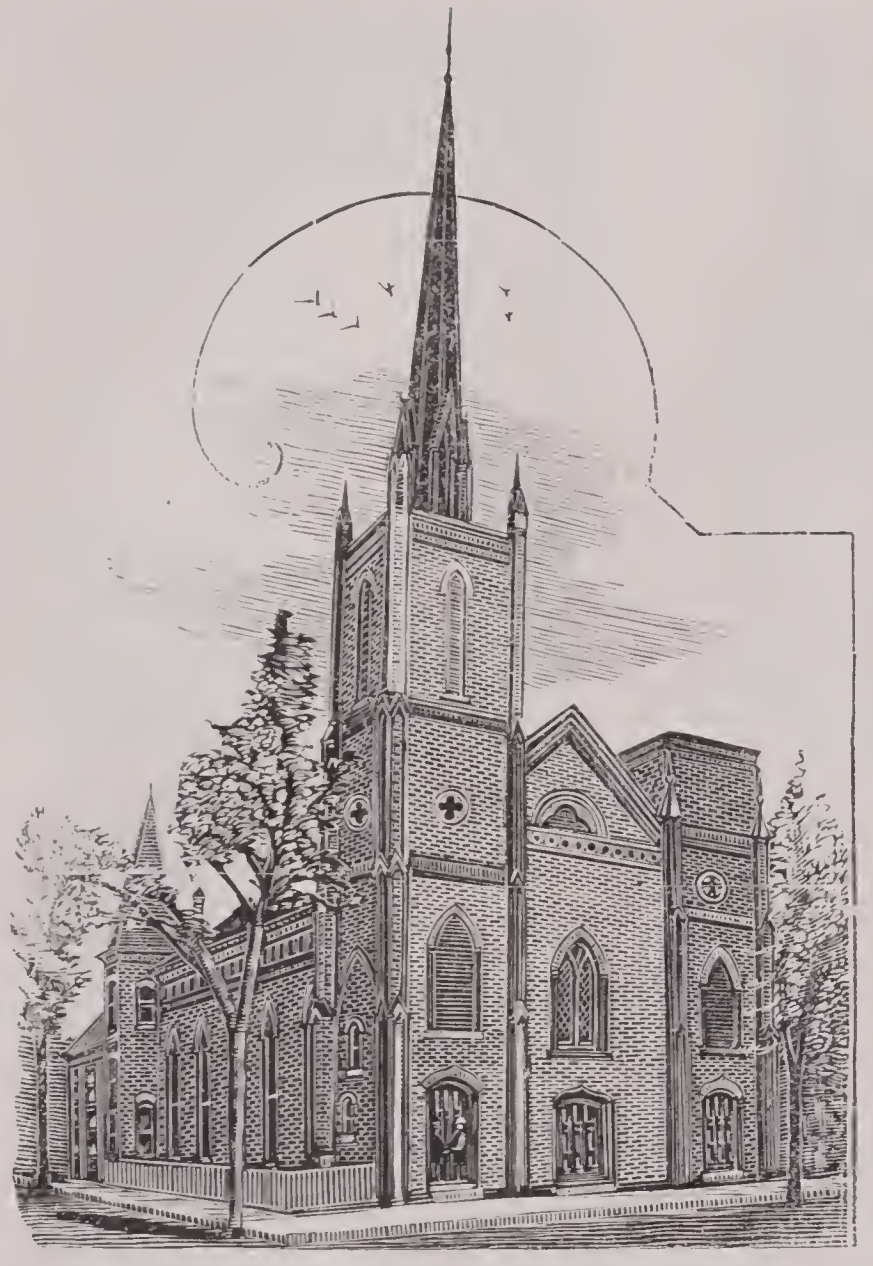
Second Sunday in each month: St. Hubertus' Society; Young Men's and Young Ladies' Communion Sunday.

Third Sunday in each month: Blessed Virgin Society.

Fourth Sunday in each month: Young Ladies' Society.

ST. JOSEPH'S CATHOLIC CHURCH

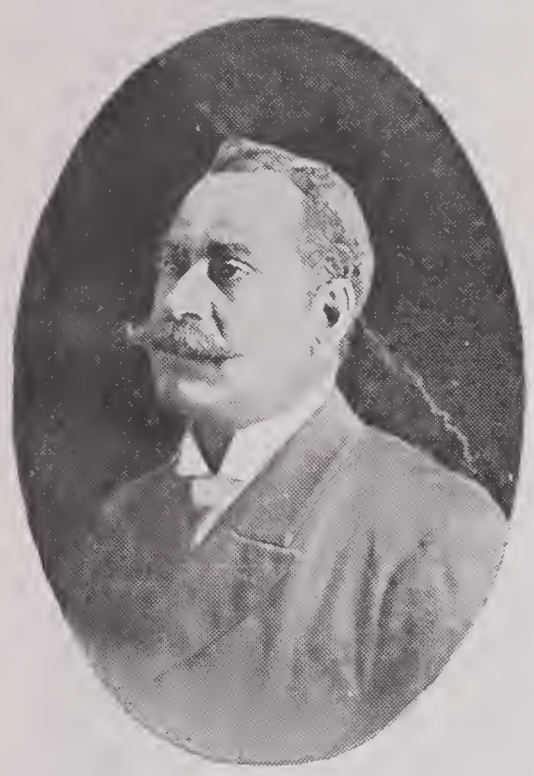
JEWISH SYNAGOGUE



FIRST BAPTIST CHURCH

FREDERICA STREET PRESBYTERIAN CHURCH

TRINITY EPISCOPAL CHURCH



SEVEN HILLS BAPTIST CHURCH

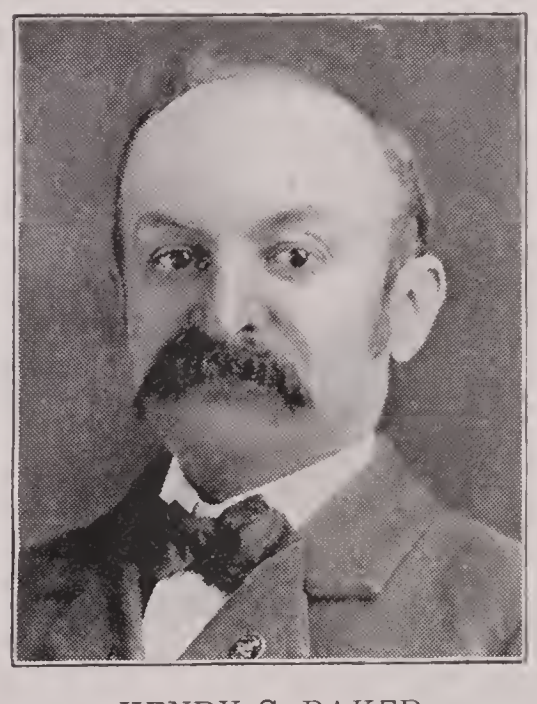
NICK T. ARNOLD

NICK T. ARNOLD the Progressive Jeweler, located at Third and St. Ann Streets, where can be found all the newest designs in Watches, Jewelry, etc. Nothing but the highest grade goods handled and prices the lowest. Best equipped shop in the city for repairing watches, jewelry, clocks, etc., engravings, diamond setting.

DIXON JAMES MERRITT

DIXON JAMES MERRITT was born near Lebanon, Tenn., July 9th, 1879. After obtaining the rudiments of an education in the country schools, he matriculated at the University of Nashville as a candidate for the degree of A. B. Upon the completion of his college course, he accepted a position with the Lebanon (Tenn.) Democrat, which he shortly resigned to go on the reporting force of the Nashville Banner. In June 1902 he came to Owensboro as city editor of the Owensboro Messenger, but resigned in September and is now employed as city editor of the Owensboro Inquirer.

THOS. P. ARCHER
CITY REPORTER, INQUIRER



HENRY C. BAKER

THE FRATERNAL TRIBUNES. Home office, Rock Island, Ill. A Fraternal Beneficiary Order for men and women. Up to date, progressive in all things; instructive and pleasing ritulistic work. Offers best plan of Insurance before the public. A business fraternity with business methods. For particulars address Dr. Thos. H. Turner, Secretary; Wm. H. Mercer, District Manager.

Henry C. Baker, State Manager, Owensboro, Kentucky.

E. F. MERCER

The above is a picture of E. F. Mercer, who made two-thirds of the pictures in this book. His prices are right, his work is done when promised, his terms are cash, his motto is "satisfaction under all circumstances." His gallery is located at 516 East Third street where he will be glad to serve you with the best photos for the least money. He is also a "view specialist" and invites all who wish view work to give him a trial before going elswhere.

THE LITTLE BLUE FRONT.

"THE PARRISH ON MAIN"

CAMPBELL W. GRANT, Manager.

We sell Books of all kinds, latest and best. School Books used in city and county.
Wall Papers, latest designs, low prices, good workmen, contracts made.
Pictures and Picture Frames, Frames made any size to order.
Blank Books and Office Supplies. Fine and medium priced Stationery to suit all tastes.
Novelties in Chinaware.
Toys of every description for the children.
We study to please. We invite visitors to call and see us. You are always welcome.
In business since 1868—35 years.

W. E. and I. N. PARRISH, Owners

103 West Main St., Owensboro, Ky.

A WORLD RECORD BREAKER. NEARLY FORTY MILLIONS BUSINESS WRITTEN IN EIGHT YEARS

The State Life Insurance Co.

OF INDIANAPOLIS, IND.

All policies issued by this Company are secured by a deposit of the full legal reserve with the State of Indiana.

The insurance law of Indiana is the culmination and perfection of the best insurance legislation and experience of this century. Call or write for a copy.

A POLICY IN THE STATE LIFE IS AS GOOD AS A NATIONAL BANK NOTE.

WILLIAM E. PARRISH

Manager Northwestern Kentucky

101 West Main Street, with Homestead Land Co., OWENSBORO, KENTUCKY.

Counties of Allen, Barren, Breckinridge, Butler, Daviess, Edmondson, Grayson, Hancock, Hardin, Hart, Henderson, Logan, McLean, Muhlenberg, Meade, Ohio, Simpson, Todd, Union, Warren, Webster. AGENTS WANTED.

The Leading Book and Wall Paper Store

IN THE CITY

We also carry a full line of Kodaks and Photo Supplies,
Musical Instruments and Fine Stationery.
Everything Up-To-Date.

GEO. W. S. PARRISH & SON

306 FREDERICA STREET, OWENSBORO, KY.

J. A. HARRIS, Supt.

JAS. H. PARRISH, Prest. W. E. PARRISH, Auditor J. OTIS PARRISH, Treas.
T. S. VENABLE, V. Prest. J. A. HARRIS, Supt. GEO. W. S. PARRISH, Secy.

HOMESTEAD LAND COMPANY

INCORPORATED

A HOME FOR EVERY RENTER

WE BUY AND SELL PROPERTY ON COMMISSION

WE RENT AND COLLECT RENTS ON COMMISSION

OWENSBORO, KENTUCKY

The Best Kind of Real Estate Service is the New Kind

We offer that Service to YOU
It is the Kind that

Sells the Property or Buys the Property

IT has enabled us to build up the Largest Real Estate Business in Owensboro in less than three year's time. Our success is proof of our ability to Sell or Buy for you. We will be very frank with you in regard to all details, for we know that begets the same frankness from you. We give you quick service, the real secret of our success. All we want is to get some one interested to bring about a trade.

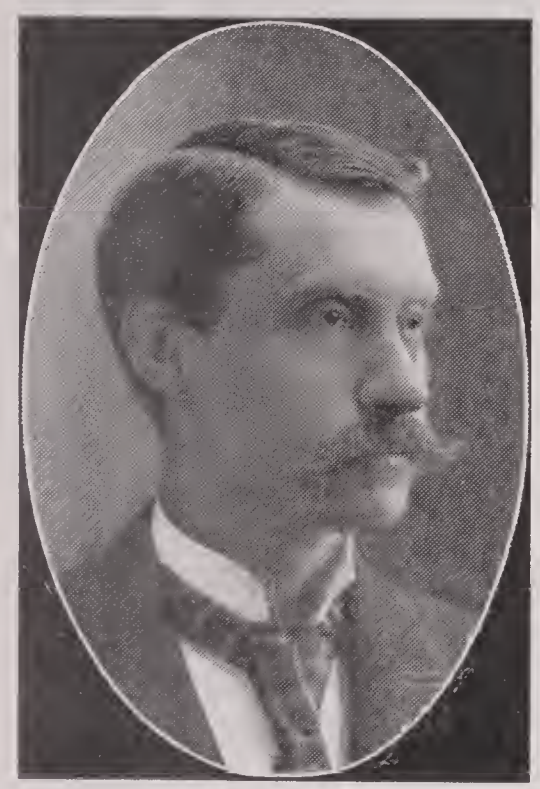
We have sold for other people $175,000 worth of real estate; we have sold for ourselves $125,000 worth of real estate. Lots of houses being built in Owensboro, but we need houses to supply the demands of renters. Why not buy and save rent—let it go towards paying for a home.

You Know Our Motto:

"A HOME FOR EVERY RENTER"

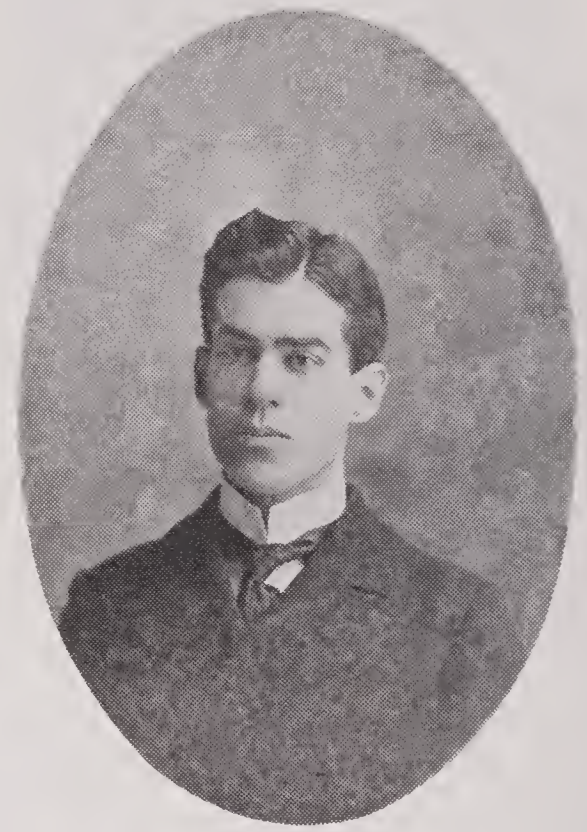
It is a Household Word with Every body Now.

Leading Educators of Daviess County



PROF. McHENRY RHOADS.

Prof. McHenry Rhoads was born in Muhlinbery County, Ky., July 27th, 1858. He graduated from West Kentucky College in 1880. Immediately upon graduation he was made principal of the Preparatory School of the College. After filling this position one year he was elected to the chair of Natural Science and Mathematics. In 1885 he was made Vice-President of Hartford College where he taught until 1891 when he was called to the superintendency of the Public Schools of Frankfort, Ky. In 1900 he was elected to the superintendency of the Public Schools of Owensboro, which position he now holds.



PROF. ARTHUR W. DAWSON.

Arthur W. Dawson is a native of Daviess County. He obtained his early education in the Public Schools and taught in the county for three years. In 1899 he was elected to his present position—the principalship of Main (or Third) Street School, in Owensboro.

In politics he is a democrat. He is a Master Mason and Knight of Pythias.

PROF. HOWARD VAN DEUSEN.

PROF. LOUIS I. IGLEHART.

Louis I. Iglehart was born June 8th, 1879, in Daviess County, Ky.

Spent three years in Central University. Graduated Georgetown College, degree Bachelor of Arts. Held highest honor in class of forty members in grade.

Is now instructor in Ancient and Modern Languages at the Owensboro College.

MISS ADELE PAYNE.

Equity Mills and Elevator

Manufacturers of....

High-Grade Flour and Meal

Dealers in

Grain and ..Hay

601-613 W. Fourth Street.

FOR SALE

AT A BARGAIN

Drug Store, well located, at Owensboro, Ky., doing a good business. Good reasons for selling. Must sell by August, 1, 1903. Address,

W. V. Wortham

Owensboro, Ky.

J. N. GRADY L. C. CARDEN

Kentucky Cornice & Roofing Co.

ALL KINDS OF

Roofing Work, Slate, Iron, Gravel, Asphalt, Tin and Felt Roofing

SKYLIGHT AND CORNICE WORK A SPECIALTY

Repairing of all Kinds.

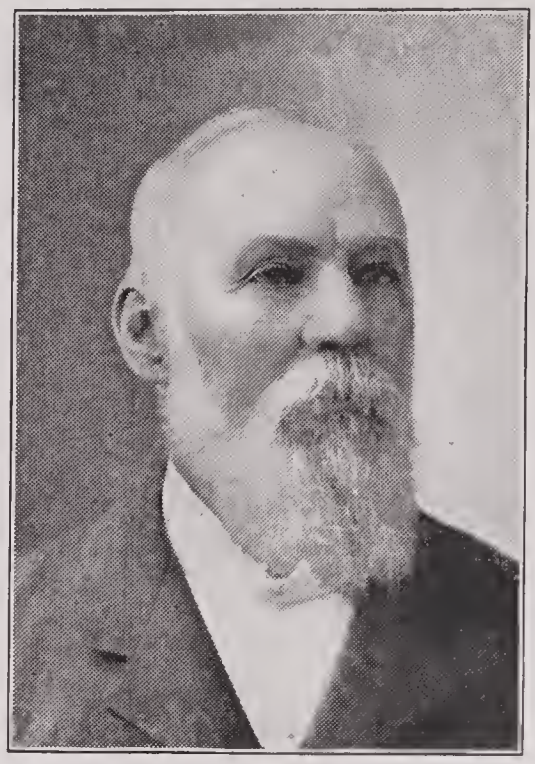
Estimates Furnished Promptly.

Cor. McFarland and Crittenden Phone 112.

OWENSBORO, KENTUCKY

SCHOOL BOARD

R. A. MILLER



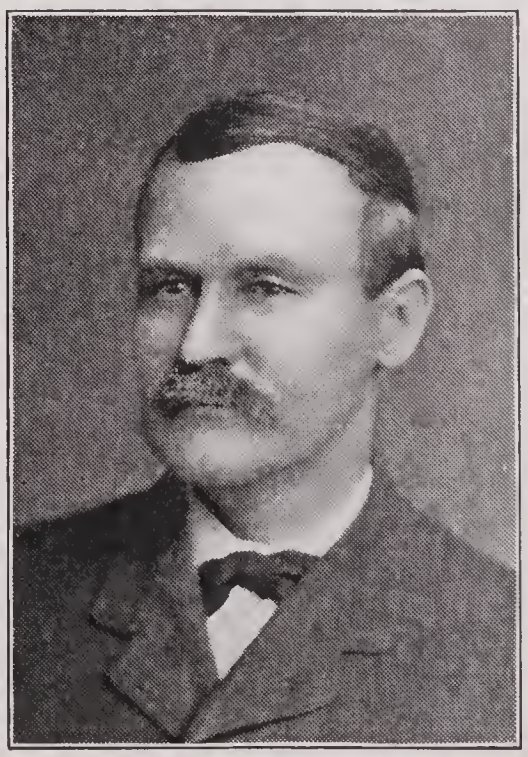
T. H. GUTHRIE

DR. C. C. LEWIS

FRANK KATTERJOHN

J. W. CARTER

J. C. FREDERICK



T. F. BIRKHEAD

ONE OF OWENSBORO'S MOST ATTRACTIVE PLACES IS

G. N. MEEKER'S

Palace Bakery and Ice Cream Parlors

Sparkling Soda Water and Fine Confections.

Special Orders Receive Special Attention.

WHOLESALE ICE CREAM

G. N. MEEKER,

Both Phones. *109 West Main St., OWENSBORO, KY.*

THE BRANCH HOUSE of the Kimball Co. was established in Owensboro in 1896. Since then the Kimball Piano has gained for itself a cientele composed of the very best musicians and citizens of this section of the country.

The Kimbal is sold direct from the factory to the home at one profit—saving to the consumer the middleman's profit.

The Kimball store in Owensboro is the headquarters of the musicians, and the center of musical interest of the community. Our cardinal principle is fair dealing with our customers, and truthful statements of the merits of our instruments.

We make the Kimball Pianos and Organs in all the different woods. Kimball Organs $50.00 to $150.00. Kimball Pianos $300.00 to $1000.00, and at in-between prices to suit all purses. We manufacture Pianos, Pipe and Reed Organs, and Piano Players.

The new Kimball Piano Player is one of the most wonderful inventions of the age. With it, any one, with or without musical knowledge can interpret and execute with ease, any piece of music from rag-time to the classics of the old masters. Call in and see this; one of the grandest results of the inventive age. Concerts daily.

THE HOME OF "THE KIMBALL," OWENSBORO

W. W. KIMBALL CO., C. M. BRYANT, MGR., OWENSBORO, KY.

The Public Schools of Owensboro

THE schools of a city constitute one of its most important interests, and a strong, intelligent school sentiment one of its most potent recommendations. Persons looking for a business location will always prefer a city which has a good school system to one having a poor one, even though some other advantages may not appear so great.

So far as her public school system is concerned, Owensboro has never been satisfied with any but the best. The public school system is thirty-one years old, and is not only vigorous but progressive as well, satisfactorily meeting the heavy demands made upon it by the public. Like all things else the beginning was unpretentious, and it was a wise patron, indeed, who, thirty-one years ago, foresaw the prosperous city and efficient school system of today. Statistical records have been preserved as far back as 1882, and show in that year an enrollment in the white schools of the city of 862 pupils, with an annual expenditure of $10,585.54. Two years later the colored schools were placed under the same management as the white schools, which increased the annual enrollment by 425 and making an annual expense of $14,873.53. A steady growth is indicated for each year until 1899, when considerable contiguous territory was added to the city, increasing the number of pupils in the school census by 878. The last report of the Superintendent of Public Schools of the city shows 4,199 persons in the school census and 2,526 pupils enrolled in the schools, with a total yearly expenditure of $43,735.34. Of this sum, however, the building and grounds committee expended $7,725.75 in completing the new West Main Street building.

WALNUT STREET SCHOOL

WEST MAIN STREET SCHOOL

In the matter of buildings Owensboro is in the front rank of cities in the state. The present Third Street building, built to relieve the crowded condition of the old upper ward school, while the oldest building in the city, is comparatively modern and convenient. The Walnut Street building was remodeled in 1893 to accommodate the pupil growth in that part of the city. Then came the new Seventh Street building, followed in a short while by the new West Main Street building. The High School was given a separate building on Frederica Street some six or seven years ago which was doubled in capacity in 1900 to accommodate the largely increased attendance. The western colored school building was remodeled and doubled in capacity a few years since to adequately satisfy the necessary demands made upon it. A new building to replace the small one on Jackson Street will be erected at an early date and a laboratory and assembly room for the High School is a possibility in the near future.

The total amount invested in public school property in this city is not far short of $200,000. In all the buildings the Board of Education wisely confined the height to two stories, and in the more recently constructed ones wide halls were made, both of which insure the safety of the children and lessen the possi-

bility of accident or danger from conflagration. All buildings are heated by steam radiators of the low pressure system, except the High School, which has a very fine hot air ventilating system, and the Jackson Street School, which still uses the old-fashioned stove.

The cost of maintaining a system of schools is always a business item worthy of note. The Superintendent's report shows that since 1884 the average cost per pupil, not including new buildings, has varied between $10.29 and $15.75, while the average cost per pupil, including all expenditures, ranges between $13.17 and $27.83.

The personnel of the teaching force will compare favorably with many a city of larger size than Owensboro. In the list may be found not a few veterans who have not been content to sit by the wayside as the educational life moved forward, but kept step with the progressive spirit, and others who entered but recently, and whose zeal is tempered by that discretion which comes only to those who make complete success the only stopping point in their work. Sixty-six persons are actively engaged in the care and conduct of the school at present, distributed as follows: Superintendent 1, high school 6, special teachers 3, grade principals 4, grammar grade teachers 10, primary grade teachers 18, colored schools 12, janitors and assistants, white schools 9; janitors and assistants, colored schools, 3.

One of the most important factors in a public school system is the Board of Education. They represent the public and the public interests. To them is entrusted the expenditure of all moneys and the employment of those who directly work in the schools. Thus is the business department of the school system. Owensboro has been singularly fortunate in having none but her best citizens on the Board of Education, men who stand for the highest and best interests of the city. The personnel of the board as at present constituted but emphasizes this fact. The members are: First ward, R. A. Miller and J. W. Carter; second ward, T. F. Birkhead and J. C. Frederick; third ward, Dr. C. C. Lewis and Frank Katterjohn; fourth ward, John Rily and T. H. Guthrie. The regular meeting night of the board is the first Friday in each month and it is rarely ever the case when a quorum is not present. These men give their time to the service of the public with no remuneration other than the consciousness of work well done. The board employs a very efficient Secretary in the person of Mr. C. V. Carter, who looks after the clerical details of administrations. Mr. H. B. Eagles, cashier of the Owensboro Banking Company, is the Treasurer, and his books are never out of balance.

The Public School System of Owensboro, considered from a standpoint of accommodations, administration or efficiency, will bear the closest scrutiny and compare favorably with the best in the country.

MacGowan & Cooke Company

Are fully equipped to handle any order for ENGRAVING, PRINTING, BOOK-BINDING

They solicit orders for Illustrated Books and Catalogs, Color Printing and all kinds of Plates for Letter Press Printing

717-719 Cherry Street *Chattanooga, Tennessee*

C. A. WELLS & COMPANY

WE do not claim to be the largest or the oldest, but among the leading Tailoring establishments of Owensboro we do claim to stand in the front rank.

We are exclusive sales agents for B. Stern & Son, of New York, who are the recognized leaders of the world in made-to-measure clothes.

We are handling the best line of Woolens both domestic and foreign to be found anywhere. And as we haven't the risk of carried-over stock, and are selling direct from the makers, thereby saving the customer the jobber's profit. We are making the price that brings us the trade.

We are showing the largest and best selected line of Woolens ever shown in Owensboro (comprising about 1800 patterns), and as to fit, style and workmanship, guarantee you perfect satisfaction.

In connection with our Tailoring we are running "The Pantorium" which now numbers several hundred members, and are prepared to do the most efficient Cleaning and Pressing of any kind.

SECTION OF C. A. WELLS & COMPANY'S SHOW ROOM

When in need of the next suit or pair of trousers "give us a look," we are satisfied as to the result.

C. A. WELLS &. COMPANY, Y. M. C. A. BUILDING, OWENSBORO, KENTUCKY

We present you herewith a cut of one of the many claimants for your esteemed patronage. We make no claims as to the magnitude of the stock nor the volume of the business done within; these are matters in which you are only indirectly interested.

But when it comes to the excellence of the stock sold therein, the manner in which it is handled, and the prices at which it is sold, as well as the character of service we render you in its sale, these are questions that distinctly interest you, and if carefully and conscientiously carried out, will in the end, greatly benefit you.

We wish to lay great stress upon these four cardinal points in the conduct of our business, and solicit your patronage wholly upon the grounds that we can do you good. Let us repeat that we may indellibly impress them upon your minds: 1. First-class Merchandise. 2. Nicely and carefully kept. 3. Sold at the lowest price for Cash. 4. Served by honest, patient and polite salespeople.

MONTAGUE & BARNES, 105 W. MAIN STREET

SEVENTH STREET SCHOOL

THIRD STREET SCHOOL

HIGH SCHOOL

WESTERN COLORED SCHOOL

OWENSBORO FEMALE COLLEGE

PUBLIC SCHOOL, SEVEN HILLS, KENTUCKY

Owensboro Commercial College

THE OWENSBORO COMMERCIAL COLLEGE has won an enviable position among the city's private schools. The great demand for office assistants has made a business school a necessity, and since the Owensboro Commercial College was established in 1901, it has enrolled hundreds of students.

Its location in the Y. M. C. A. building (see cut elsewhere) is the best obtainable in the city, and its equipment throughout is the most up-to-date and serviceable of any private school in the state.

The general course of study includes elementary and technical instruction in all commercial subjects and approved office methods, and both a day and night session is held.

The school has proved of inestimable value to both the business community at large and the young people of the city, for its graduates may be found filling responible positions in all the leading business houses of Owensboro. The night school alone has been the means of assisting hundreds of young wage-earners to lucrative positions.

PROF. HOWARD VAN DEUSEN
PRINCIPAL OF OWENSBORO COMMERCIAL COLLEGE

The character of its work is unique in that a speciality is made of each student. Individual instruction is the basis of the work, and each student is directed in the same manner as when under the care of a private tutor at home.

The principal and proprietor, Prof. Howard Van Deusen, is a teacher of wide experience, and has associated with him the best specialists to be found. There is every prospect that the future growth of this business institution will be more remarkable than even in its present rapid strides.

EASTERN COLORED SCHOOL

BRICK! BRICK! BRICK!

BUILDING BRICK is our specialty, and when you are ready for figures on that new building, or need some to repair the old one, call us up and we will quote you prices

SEVEN HILLS BRICK CO.

HOME PHONE 366

JACOB EBERHART, President. D. B. WHITELEY, V.-Pres. and Sec'y. JOHN VOLLMAN, Gen'l Manager. JAS. H. PARRISH, Treasurer

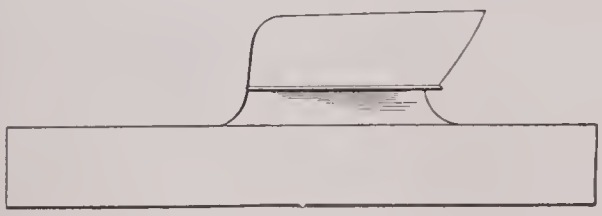
VOLLMAN BUGGY BODY CO.

(INCORPORATED)

OWENSBORO, - KENTUCKY.

Postoffice and Factory Located in Seven Hills, Ky.

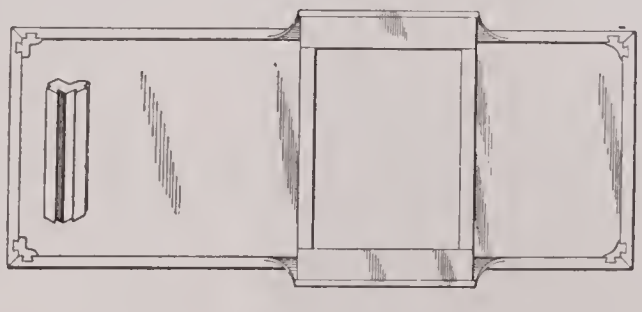
VOLLMAN INTERLOCK DOVETAIL BODIES.



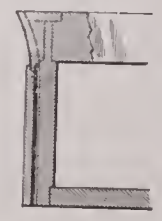
NO MORE SPREADING OF BODIES AT TOP OR CORNERS.

NO PLUGS SHOWING AT CORNERS OR ON SIDES.

A Body that is far more Durable and about the same price as the old Screwed and Plugged Body. Examine the drawings and write us for information as to price of Bodies or Shop Rights.



Showing the body from top locking down in same, the miter of corners and dovetail on corner posts. The corner post is shoved in place from top of body and sets firmly on top of sill, after being glued in place and thoroughly dry, a 2½ inch screw is driven from the bottom up through the sill and into the corner post, thus making a corner that is practically indestructible.



Showing locking of Seat Frame and panel dovetailed to seat post, also the seat riser being tongued and grooved in top of panel, the most substantial way to attach these.

Showing the lock of seat frame at top of body. It is impossible for the body to spread at top.

Showing the dovetail of panel on seat post.

In submitting this to you for your consideration we beg to state that all material entering into its construction is first-class and the workmanship unsurpassed. Patent applied for.

This Body is no experiment, has been thoroughly tested and proved entirely satisfactory in every way. We would be pleased to send you a sample body subject to your approval.

ALSO MANUFACTURERS OF THE REGULAR PLUG BODY

SEVEN HILLS, KENTUCKY

"In the Spring Time, Gentle Annie"

Spring of 1900—Spring of 1903.

THREE SHORT YEARS.

JUST a few things have happened in Seven Hills since the illustrated souvenir edition of Owensboro and Seven Hills, Ky., was issued in the spring of 1900.

We notice two manufacturing concerns then, Seven Hills Brick Co. and J. M. Case Mill Works. Now we have six factories, all of them running and shipping goods to all parts of the world. Among them are the Price Furniture Co., Owensboro Chamber Suite Co., Lees Machine Works, Hoagland Buggy Co. and Vollman Buggy Body Co., working in all about 150 hands. We also have in Seven Hills a Chautauqua, having 32 acres of beautiful grounds and lagoon, with steel auditorium, having seating capacity for six thousand people; administration building, Cumberland, Baptist and Methodist Church buildings, as well as other attractive park features.

We had three homes in Seven Hills in the spring of 1900—Mr. Geo. Sandefur, John Daniels and a tenant house for Mose Webb. Now, in the spring of 1903, we have one church, Third Baptist Mission, having a seating capacity of about 400; store and postoffice run by J. T. Hubbard; fine two-room brick school house, two districts combined, with about 110 scholars; Seven Hills Library Building; the enterprise of the Seven Hills ladies; 66 homes; 278 people; the bungalows and four gables, the summer home of the Parrishes, with room for 50 people.

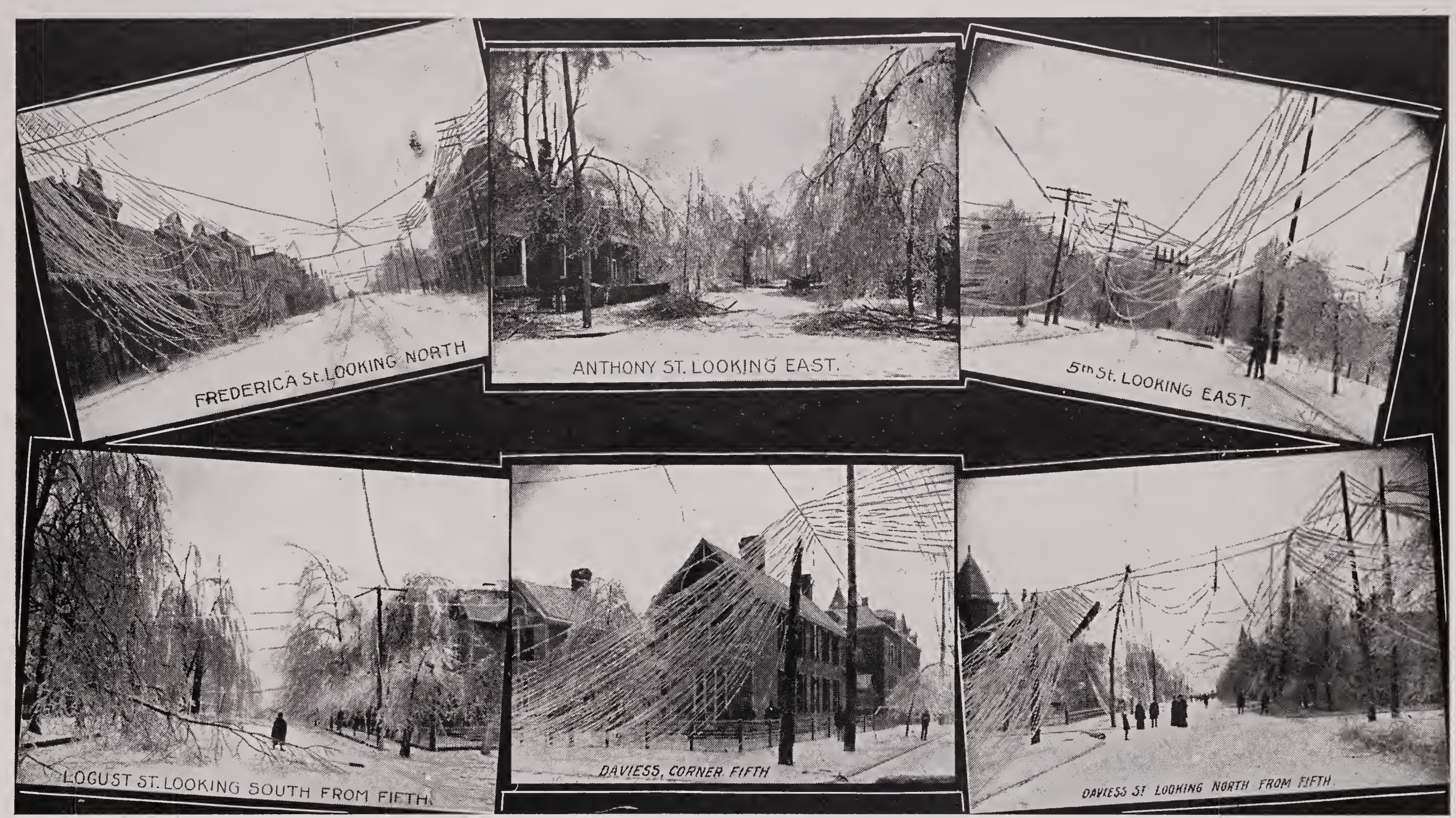
The outlook for Seven Hills is very flattering. New people are purchasing lots and some are building. A new addition to Seven Hills has been added—fifty-five acres of the Morrison farm, which has been divided into lots, upon which four houses have been built and sold.

It is expected that many strangers will visit Chautauqua this year and camp on the grounds. A great many Owensboro people will build cottages in and around Chautauqua grounds, in which they will summer. The lake is to be enlarged for a gasoline launch, to be run on it for pleasure parties.

The name of Seven Hills has been made famous by the list of celebrated people who were on the Chautauqua programme of last year. Nearly a page, with illustrations of Seven Hills views, and a splendid sketch by Dr. Munsell, was published in the London Times.

It is confidently expected that large numbers will come to Owensboro and Seven Hills to enjoy the many advantages that are offered to residents, and purchase homes.

SLEET SCENE JANUARY, 1902—ODD FELLOW'S BUILDING



SLEET SCENE—JANUARY, 1902

LEES MACHINE WORKS

Among the enterprising concerns of Owensboro we claim to stand in the front rank.

We make no claim of being the largest, or the best plant of the kind in the country, but we do claim to do anything that any other MACHINE SHOP can do, and do it as well as any concern of the kind in the country.

We are handling the best line of goods to be found anywhere, and we are making the price that brings us the trade.

On Engines and Boilers, we represent some of the best manufacturers known to the trade, and can make prices on any size from the largest to the smallest.

We carry a full line of Steam, Gas, and Water fittings, as well as everything in Brass Goods.

No concern is better equipped on Belting, Hose, Rubber or Hemp Packing, Steam or Water Guages, in fact if there is anything we haven't got, we know where to get it mighty quick and at the right price too.

We do all kinds of Iron and Brass Casting, and carry all the ordinary sizes of Grate Bars, and Sash Weights.

Let us figure on your next order.

LEES MACHINE WORKS, Owensboro, Kentucky

"BUNGALOW" SEVEN HILLS

A PLEASANT HOME

RESIDENCE OF JNO. DANIEL

PRICE FURNITURE MANUFACTURING COMPANY

OWENSBORO, KENTUCKY

This Company was organized and incorporated in 1900, by Edwin B. Price, Joseph C. Price, James H. Parrish, A. J. Williams, J. Ed. Gunther, J. N. Grady and John G. Delker.

The management of this Corporation is with E. B. and J. C. Price (who have had life long experience in furniture) together with Jas. H. Parrish and John G. Delker as directors and counselors.

PRICE FURNITURE FACTORY

ONE OF SEVEN HILLS LEADING INDUSTRIES

The Buildings are located in "Seven Hills" on the Illinois Central Railway. The factory (including the boiler and engine rooms) is 200 x 60 feet, three stories high, with dry kilns and other necessary buildings for manufacturing and shipping furniture.

MANUFACTURERS OF

FINE AND MEDIUM PARLOR AND LIBRARY TABLES

DINING AND KITCHEN TABLES

OAK AND HARDWOOD BEDS

The Furniture is Sold in Nearly Every State in the United States

The Export Trade to England, Germany, Holland, South Africa, Cuba and other points is quite extensive and is growing each year

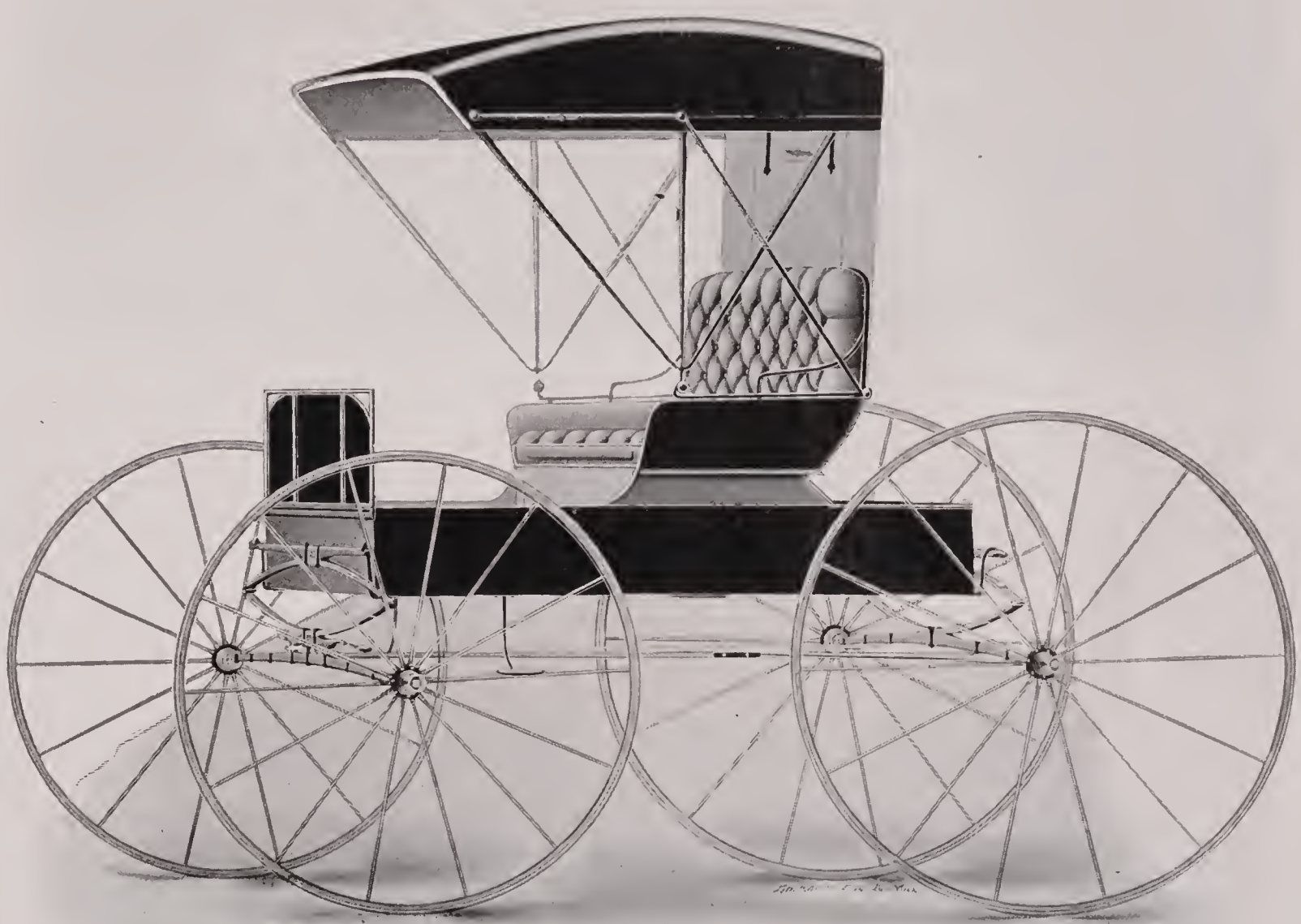
CHAUTAUQUA PARK AUDITORIUM—Seating Capacity 6,000

CHAUTAUQUA PARK

Hoagland Buggy Company

INCORPORATED

Owensboro, Kentucky



Cut No. 500

THIS IS THE BUGGY

That has made the Hoagland Buggy Company well known as Manufacturers of High Grade Buggies

Write Us

HOAGLAND BUGGY COMPANY

ANOTHER VIEW OF CHAUTAUQUA PARK

SUBURBAN CORNER OF OWENSBORO

THE OWENSBORO MESSENGER

J. W. MOBBERLY
TREASURER

UREY WOODSON
PRESIDENT AND GEN'L MANAGER

B. W. FUQUA
SECRETARY AND BUSINESS MANAGER

FOR more than a quarter of a century the OWENSBORO MESSENGER has led all papers of the state outside of Louisville, and on more than one notable occasion it has proven to be a better local paper than even the leading metropolitan paper of Louisville. As a Democratic paper it has never wavered in its support of true Democracy and the nominees of the party. In this respect the Messenger is without a peer in the state. When the party was in its sorest need, and deserted by the influential papers of Louisville, the Messenger only redoubled its energies and the expense of its publication and thus secured a wide reaching circulation and a strong hold on the Democrats of the state, which it has never lost and which it never proposes to lose.

The twice-a-week edition of the Messenger goes to every county in the state where Democrats abound, and the Daily Messenger goes in large numbers to a great majority of homes in Daviess, McLean, Hancock and Ohio counties, and in no small quantities to at least one hundred counties in the state and to some counties in other states.

As an advertising medium its greater merits are well advertised by its every issue. Its columns are crowded with well expressed advertisements of the best business men of Owensboro and of the best business interests of the whole country that advertise in papers of its class.

The Messenger, while receiving well merited recognition as a political paper far and near, is peculiarly a local paper, and it is for this reason that it is so generally subscribed for and read in nine-tenths of the homes in Owensboro and vicinity, having also a very large number of subscribers on the six rural free delivery routes starting from Owensboro. Its chronicle of local happenings of every description is full and authentically reported. Its telegraphic service is admirable. The freshest news of the whole world is served to its readers every morning in the year, Monday alone excepted. Besides the regular Associated Press service, which the Messenger has exclusively for its territory, it also has special facilities for getting the very latest news from Louisville, New York City and other great news centers. Its corps of local writers and correspondents is unexcelled anywhere.

The above are but a few of the many reasons why the Messenger is without a rival in the state as a genuine Democratic paper, and the leading newspaper in the state outside of Louisville.

RATES $1.00 PER DAY *Absolute Satisfaction Guaranteed*

Enterprise Hotel

CHAS. F. GANS & BRO., Proprietors

Special Rates to Regular Boarders *Telephone Main 1926*

234-242 EAST MARKET STREET
BETWEEN BROOK AND FLOYD STREETS

LOUISVILLE, KENTUCKY

OWENSBORO WATER WORKS CO.

R A I L R O A D S

The Louisville & Nashville Railroad Company.

WHERE you find an enlightened and prosperous community, there look for liberal and progressive railroads. Owensboro is prosperous and enlightened. Of her three railroads, one is the Louisville & Nashville, which, over its own rails, reaches most of the important points in the South—Cincinnati to New Orleans and St. Louis to Pensacola.

It performs the promptest and most reliable freight service on through bills of lading to all parts of the United States, Canada and Mexico, to the principal cities of Europe, to Cuba, Central America and South Africa. And the rates accorded to Owensboro are as low as those enjoyed by any community in the United States, location considered. Its export service through Pensacola, where it has established modern and commodious facilities, including a half million bushel grain elevator, is in connection with regular sailings to Liverpool, Bremen, Hamburg, Antwerp, Genoa and South African ports.

LOUISVILLLE & NASHVILLE DEPOT

Its passenger service is second to none for safety, comfort and dispatch. The trains on its main lines carry the most modern Pullman sleepers, luxurious free reclining chair cars, and dining cars of the most approved design and handsomest materials and appointments. To the dining car service the management has devoted careful attention; the service, exclusively a la carte, is equal to that of first-class hotels, and the prices are reasonable. The traveler from Owensboro, after a short ride to Henderson on the one hand, or Louisville on the other, can avail of such facilities as above described, on fast and reliable through schedules, to Nashville, Memphis, Atlanta, Birmingham, Montgomery, New Orleans, Pensacola, Jacksonville, Cincinnati, Pittsburgh, Philadelphia, Washington, New York, etc. The winter service to Florida points and to the resorts on the line of the Louisville & Nashville between Mobile and New Orleans, such as Ocean Springs, Biloxi, Pass Christian and Bay St. Louis, is sumptuous. The Chicago and Florida Limited is a gas-lighted, steam-heated, solid through train, running daily between Chicago and St. Augustine, Florida, with through sleeping cars between Louisville and Thomasville and between St. Louis and Tampa. It carries a dining car and a Pullman observation sleeping car, equipped with library, writing desk and the principal periodicals. It is not exaggeration to say that travel on this train is a pleasure in itself. This train passes Evansville, going south, in the evening at 8:38, and going north, in the morning at 8:15. The Thomasville sleeper leaves Louisville at three o'clock in the afternoon and returning arrives there at 12:35 midday.

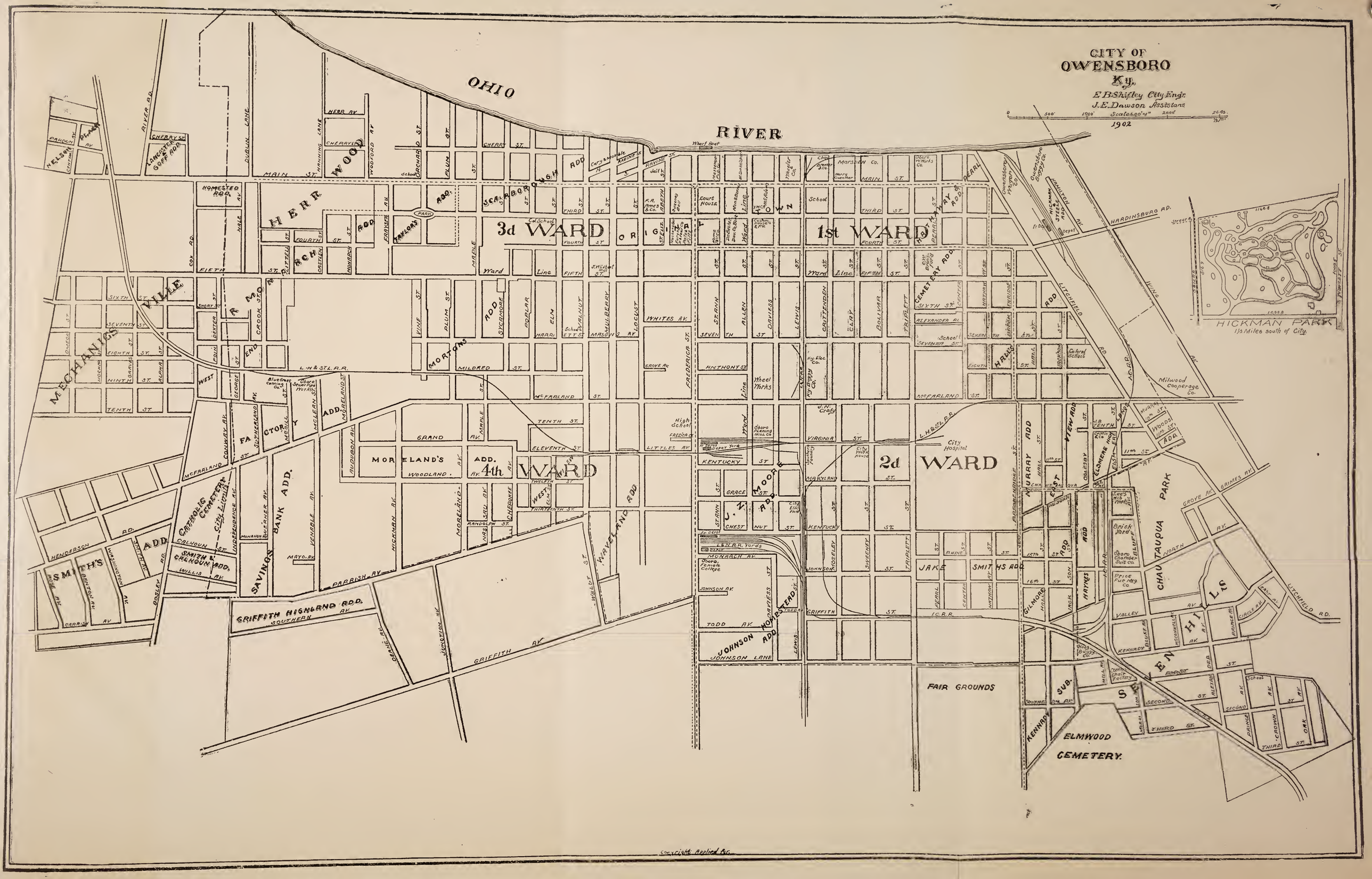
It has always been the policy of the Louisville and Nashville Railroad Company to keep its physical property up to the highest standard of excellence. Its rolling stock, right-of-way and terminal facilities, including passenger and freight station buildings, are by frequent renewals and constant supervision maintained in a state of approximate perfection.

"Mens sana in sano corpore." Probably no other road is officered and manned more largely by those who have grown up in the service than is the Louisville & Nashville. The result is prompt service and minimum liability to accident. Especially in the last year, when the unprecedented traffic of the country has so seriously taxed, and at times blockaded, many roads of great resources, the Louisville & Nashville, its trained corps of officers and men working at tremendous pressure but with fine precision, has been able to perform wonders in handling the enormous volume of traffic offering and taking care of the industries dependent on it for transportation.

C. B. COMPTON, Traffic Manager
D. M. GOODWYN, General Freight Agent
C. R. BRENT, Ass't General Freight Agent
C. D. BOYD, Ass't General Freight Agent
J. A. BYWATER, Foreign Freight Agent
W. C. HUSTON, Div. Freight and Pass. Agent
C. L. STONE, General Passenger Agent
J. A. BOYD, Ass't General Passenger Agent
G. A. PARK, General Industrial Agent
R. S. HUGHES, Contracting Agent

Illinois Central Railroad Company.

NOTHING shows the growth and expansion of a city or community more than does the business of a railroad entering the place. Since the advent of the Illinois Central Railroad into Owensboro, dating back six or seven years, the increase of the local gross receipts of the company has been nothing short of phenominal. The auditor's report for 1898 shows an increase of 12 per cent. over the year previous. In 1899 the increase was 13 per cent., in 1900, 15 per cent., in 1901, 17 per cent., and in 1902, 18 per cent. Since the first year of the road entering Owensboro the reports show that the gross earnings have increased about 100 per cent. With this increase, the Illinois Central company, in keeping with its custom of aiding in the development of any city or country through which it passes, has done its part. The road has wonderfully increased its facilities for handling the business and affording accommodations to the patronizing public. Its service here has always been satisfactory and it is always foremost in the van of progress. The benefits of this road to Owensboro can hardly be computed.


CITY OF
OWENSBORO
Ky.
E.B.Shifley City Engr.
J.E.Dawson Assistant
Scale 600'=1"
1902
OHIO
RIVER
HERR WOOD
MECHANICS VILLE
3d WARD
1st WARD
4th WARD
2d WARD
ORIGINAL TOWN
HICKMAN PARK
1½ Miles south of City
CHAUTAUQUA PARK
SEVEN HILLS
FAIR GROUNDS
ELMWOOD CEMETERY
SMITH'S ADD
CATHOLIC CEMETERY
SAVINGS BANK ADD.
GRIFFITH HIGHLAND ADD.
MORELAND'S ADD.
WAVELAND ADD
JOHNSON HOMESTEAD ADD
JAKE SMITHS ADD
MORTONS ADD
SCARBOROUGH ADD
HARDINSBURG RD.
LITCHFIELD RD.
MAIN ST.
FIFTH ST.
SIXTH ST.
SEVENTH ST.
EIGHTH ST.
NINTH ST.
TENTH ST.
MCFARLAND ST.
GRAND AV.
ELEVENTH ST.
TWELFTH ST.
THIRTEENTH ST.
PARRISH AV.
GRIFFITH AV.
KENTUCKY ST.
VIRGINIA ST.
MARYLAND ST.
JOHNSON ST.
GRIFFITH ST.
TODD AV.
JOHNSON LANE
MONARCH AV.
L.H.&ST.L.R.R.
I.C.R.R.
Wharf Boat
Milwood Cooperage Co.
Copyright Applied for.

LIBRARY OF CONGRESS
0 013 035 325 3